

Exhibit A

SHERIFF'S ENTRY OF SERVICE

Civil Action No. 23-A-02886-7

Superior Court ☒ Magistrate Court ☐
 State Court ☐ Probate Court ☐
 Juvenile Court ☐

Date Filed 4/5/2023Georgia, Gwinnett COUNTYBrian Rice

Attorney's Address

Huggins Law Firm, LLC

Plaintiff

110 Norcross St.

VS.

Roswell, GA 30075State Farm Fire and Casualty Company

Name and Address of Party to Served

State Farm Fire and Casualty Company

Defendant

RA: Corporation Service Company2 Sun Court, Suite 400, Peachtree Corners, GA 30092

Garnishee

SHERIFF'S ENTRY OF SERVICE

PERSONAL

I have this day served the defendant _____ personally with a copy
☐ of the within action and summons.

NOTORIOUS

I have this day served the defendant _____ by leaving a
 copy of the action and summons at his most notorious place abode in this County.

☐ Delivered same into hands of _____ described as follows:
 age, about _____ years; weight _____ pounds; height _____ feet and _____ inches, domiciled at the residence of
 defendant.

CORPORATION

Served the defendant _____ a corporation

☒ by leaving a copy of the within action and summons with _____
 In charge of the office and place of doing business of said Corporation in this County.

TACK & MAIL

I have this day served the above styled affidavit and summons on the defendant(s) by posting a copy of the same to the door of the premises
 designated in said affidavit and on the same day of such posting by depositing a true copy of same in the United States Mail, First Class in an
☐ envelope properly addressed to the defendant(s) at the address shown in said summons, with adequate postage affixed thereon containing notice
 to the defendant(s) to answer said summons at the place stated in the summons.

NON EST

Diligent search made and defendant _____
☐ not to be found in the jurisdiction of this Court.

This _____ day of _____, 20____

DEPUTY

CLERK'S | DEFENDANT'S | PLAINTIFF'S COPY

IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA

Brian Rice
127 Lowery Ave, Thomasville, GA 31792

PLAINTIFF

CIVIL ACTION NUMBER: 23-A-02886-7

VS

State Farm Fire and Casualty Company
RA: Corporation Service Company
2 Sun Court, Suite 400
Peachtree Corners, GA 30092

DEFENDANT

SUMMONS

TO THE ABOVE-NAMED DEFENDANT:

You are hereby summoned and required to file with the Clerk of said court and serve upon the Plaintiff's attorney, whose name and address is:

Michael D. Turner
Attorney For the Plaintiff
THE HUGGINS LAW FIRM, LLC
110 Norcross Street
Roswell, GA 30075
770-913-6229
mdturner@lawhuggins.com

an Answer to the Complaint which is herewith served upon you, within 30 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint.

5th day of April, 2023

This _____ day of _____, 2023.

Tiana P. Garner,
Clerk of Superior Court

BY: 
Deputy Clerk

IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA

BRIAN RICE,

Plaintiff,

v.

STATE FARM FIRE AND CASUALTY
COMPANY,
a foreign corporation,

Defendant.

CIVIL ACTION FILE NO. 23-A-02886-7

COMPLAINT

COMES NOW Plaintiff **Brian Rice**, by and through the undersigned counsel, and files this Complaint for breach of first party property insurance contract and bad faith denial of insurance coverage against Defendant, **State Farm Fire and Casualty Company**, and in support hereof, states as follows:

PARTIES

1.

Plaintiff is an adult resident citizen of Thomas County, Georgia.

2.

Upon information and belief, Defendant is a foreign insurance company, registered to transact business in, and in fact transacts business in, the State of Georgia. Defendant is in the business of insuring risks and properties located throughout the United States, including Georgia. Defendant maintains an office at 2 Sun Court, Suite 400, Peachtree Corners, GA 30092 where it may be served with process through its registered agent, Corporation Service Company, as identified by the state of Georgia Secretary of State registry.

JURISDICTION AND VENUE

3.

This Court has subject matter jurisdiction over this action for breach of contract and bad faith denial of an insurance claim because the breached contract was entered into, and concerned property in, the state of Georgia and the amount in controversy exceeds \$15,000.00. This Court has personal jurisdiction over Defendant because Defendant is transacting business and insuring properties in the state of Georgia and has appointed a registered agent for service of process in Georgia pursuant to O.C.G.A. § 33-4-1 and O.C.G.A. § 33-4-4.

4.

Venue is proper in this Court because Defendant has a registered agent doing business in Gwinnett County pursuant to O.C.G.A. § 33-4-1, O.C.G.A. § 33-4-4.

5.

In addition, by virtue of the express terms of the insurance policy at issue, Defendant has consented to jurisdiction and venue of this Court.

THE POLICY

6.

Prior to April 6, 2021, and in consideration of the premiums paid to Defendant by the Plaintiff, Defendant issued a policy with Policy No. 81E8H9264 (the “Policy”). A true and accurate copy of the Policy is attached hereto as Exhibit “A.”

7.

The Policy provides numerous coverages for the real and personal property located at 127 Lowery Ave, Thomasville, GA 31792 (the “Insured Property,” “Property,” or the “home”). The

Policy likewise insures against loss due to Fire, subject to a deductible of \$2,151.00 per occurrence. (See Ex. A).

8.

The Policy is an all-perils policy providing coverage for sudden and accidental direct physical loss to the dwelling, other structures, and personal property. The Policy covers property repairs and personal property on a full replacement cost basis. (See Ex. A).

9.

The Policy covers various types of expenses, including reasonable and necessary costs incurred for temporary repairs to protect covered property from further imminent covered loss and additional living expenses. (See Ex. A).

SUDDEN AND ACCIDENTAL DAMAGE TO THE INSURED PROPERTY

10.

On or about April 6, 2021, the above-referenced property suffered damage from a sudden and accidental direct physical loss resulting from Fire (the “Loss”). The Policy was in effect at the time of the Loss.

11.

Plaintiff promptly and timely notified Defendant of the damage to the Property resulting from the Loss and made a claim pursuant to the Policy. As a result, Defendant assigned an adjuster (“Adjuster”) to investigate Plaintiff’s claim for sudden and accidental direct physical loss. The Adjuster was authorized as Defendant’s representative and agent for purposes of the claim.

12.

At all times, Plaintiff made themselves and the Property available to, and fully cooperated with, the Defendant and its representative and agent to inspect and investigate the damages caused by the loss.

13.

Defendant, through its authorized representative and agent, Adjuster, performed a site inspection of the Property.

14.

Defendant's authorized representative and agent, Adjuster, incurred the duty of acting with due diligence in achieving a proper disposition of the Plaintiff's claim when Adjuster undertook the handling of the claim.

15.

Defendant, through its authorized representative and agent, Adjuster, grossly underestimated the scope of loss suffered by the Plaintiff as a result of the Fire event. Defendant failed to properly indemnify the Plaintiff and estimated Plaintiff's total loss to be \$84,723.73. Plaintiff's deductible is \$2,151.00 per occurrence, and Defendant withheld funds in recoverable depreciation; thus, after deductions for depreciation and Plaintiff's deductible, Defendant claims Plaintiff was due \$55,110.39 as indemnification under the Policy. A true and accurate copy of the Defendant's estimate is attached hereto as Exhibit "B."

16.

As a result of Defendant's gross underestimation, Plaintiff requested multiple times that Defendant reconsider its position regarding Defendant's estimate. Defendant refused to comply with the Plaintiff's requests and continued to frivolously and baselessly deny any additional payment on Plaintiff's claim. Furthermore, the Defendant continued to ignore the opinions of the

Plaintiff's experts as to the extent of damage and the amount it will cost the Plaintiff to be properly indemnified for the Loss.

17.

Plaintiff made repeated requests for payment of the claim, including a written demand sent to Defendant on September 20, 2021. A true and accurate copy of the written demand is attached hereto as Exhibit "C." Despite this demand for \$161,756.18 less previous payments and the applicable deductible, Defendant continued to frivolously deny Plaintiff's claim without just cause when, under one or more portions of the Policy, the obligation to settle the claim became reasonably clear.

18.

The Plaintiff's September 20, 2021, correspondence (Ex. C) to Defendant was a letter of representation from Plaintiff's counsel and a formal 60-Day demand, pursuant to the guidelines set forth in O.C.G.A. §33-4-6. After putting Defendant on notice of a potential lawsuit through the formal 60-Day demand, the Defendant continued to deny Plaintiff's claim without just cause.

19.

Plaintiff also submitted an estimate to Defendant on January 23, 2023, for the amount of \$225,000.00. This estimate was prepared to fully repair all of the damages sustained to Plaintiff's property as a result of the loss. A true and accurate copy of the repair estimate is attached hereto as Exhibit "D".

20.

Defendant did not act fairly or honestly toward the Plaintiff, or with due regard to the Plaintiff's claim and interests, when Defendant, under all circumstances articulated herein, failed

to indemnify the Plaintiff for their damages in direct breach of the terms and conditions of the Policy.

21.

Plaintiff has fulfilled all conditions precedent and contractual obligations under the Policy prior to this lawsuit, or the same were waived.

22.

There exists a genuine, justifiable controversy between the Plaintiff and the Defendant as to whether Defendant is responsible for further indemnification owed to the Plaintiff as a result of the Loss. Plaintiff has exhausted every reasonable means possible to resolve this dispute with the Defendant. With no other option, Plaintiff was constrained to hire legal counsel, incur additional expenses, and file this lawsuit.

23.

Plaintiff has suffered loss under the Policy in an amount to be determined at trial.

COUNT I: BREACH OF CONTRACT

24.

Plaintiff hereby adopts, re-alleges, and incorporates their allegations set forth in Paragraphs 1-23 of this Complaint as if fully set forth herein.

25.

Plaintiff has performed all conditions precedent to the Defendant's obligation to perform under the Policy including, without limitation, the timely payment of premiums, timely notice of the claim, and post loss obligations, or the Defendant has waived any and all other conditions.

26.

Under the terms of the Policy, Defendant is required to fully indemnify the Plaintiff for the damages sustained from the Loss.

27.

Despite Plaintiff's timely written demand, Defendant failed to provide full indemnification to the Plaintiff under the terms of the Policy.

28.

Defendant failed to act in good faith and fair dealing under the terms of the Policy by refusing to properly investigate and fully indemnify the Plaintiff according to the terms of the Policy.

29.

As a result of the Defendant's denying and delaying payment in Plaintiff's claim, Plaintiff sustained additional covered losses from mitigation, temporary repairs of the direct physical damage to the Property, and additional living expenses in an amount to be determined at trial.

30.

The Plaintiff suffered damages as a direct result of Defendant's failure to indemnify the Plaintiff for their loss.

31.

All foregoing conduct constitutes a breach of contract that has resulted in damages to the Plaintiff.

32.

WHEREFORE, Plaintiff prays for this Court to enter an award in Plaintiff's favor of compensatory damages, attorneys' fees, pre- and post-judgment interest, and such other and further relief as the Court may deem just and proper.

COUNT II: BAD FAITH PURSUANT TO O.C.G.A. § 33-4-6

33.

Plaintiff hereby adopts, re-alleges, and incorporates their allegations set forth in Paragraphs 1-32 of this Complaint as if fully set forth herein.

34.

By failing to achieve a proper disposition of Plaintiff's claim, Defendant acted frivolously, and without a reasonable basis or justification, in contravention of its duty of good faith and fair dealing.

35.

Defendant did not attempt in good faith to settle the Plaintiff's claim when it could have, and should have, done so under all attendant circumstances had it acted fairly and honestly toward the Plaintiff and with due regard for the Plaintiff's interests.

36.

Defendant's failures to adjust Plaintiff's claim in good faith include, but are not limited to:

- (1) Knowingly misrepresenting to claimants, and insureds, relevant facts or policy provisions relating to coverages at issue (*see* O.C.G.A. § 33-6-34(1));
- (2) Failing to acknowledge with reasonable promptness pertinent communications with respect to claims arising under its policies (*see* O.C.G.A. § 33-6-34(2));

- (3) Failing to adopt and implement procedures for the prompt investigation and settlement of claims arising under its policies (*see* O.C.G.A. § 33-6-34(3));
- (4) Not attempting in good faith to effectuate prompt, fair, and equitable settlement of claims submitted in which liability has become reasonable clear (*see* O.C.G.A. § 33-6-34(4));
- (5) Compelling insureds or beneficiaries to institute suits to recover amounts due under its policies by offering substantially less than the amounts ultimately recovered in suits brought by them (*see* O.C.G.A. § 33-6-34(5));
- (6) Refusing to pay claims without conducting a reasonable investigation (*see* O.C.G.A. § 33-6-34(6));
- (7) When requested by the insured in writing, failing to affirm or deny coverage of claims within a reasonable time after having completed its investigation related to such claim or claims (*see* O.C.G.A. § 33-6-34(7)); and
- (8) When requested by the insured in writing, failing in the case of payments or offers of compromise to provide promptly a reasonable and accurate explanation of the basis for such action (or, in the case of claims denials, providing said denial to the insured in writing) (*see* O.C.G.A. § 33-6-34(10)).

37.

The above and foregoing actions of Defendant constitute bad faith pursuant to O.C.G.A. § 33-4-6, as the Defendant refused to pay Plaintiff's covered loss within sixty (60) days after Plaintiff's timely written demand (Ex. C) for payment without a reasonable basis for doing so.

38.

Defendant frivolously, and without a reasonable basis, denied proper indemnification to the Plaintiff for their covered loss.

39.

Defendant's refusal to indemnify the Plaintiff was done frivolously, without a reasonable basis, and in bad faith.

40.

As a result of Defendant's above-referenced bad faith breach of the Policy issued to the Plaintiff, and pursuant to O.C.G.A. § 33-4-6(a), Defendant is liable for penalties in the amount of "not more than fifty percent (50%) of the liability of the insurer for the loss, or \$5,000.00, whichever is greater, and all reasonable attorneys' fees for the prosecution of the action against the Insurer."

41.

WHEREFORE, Plaintiff prays for this Court to enter an award, in Plaintiff's favor, of the statutory award in an amount of fifty percent (50%) of the total compensatory damages awarded or \$5,000.00, whichever is greater, along with a statutory allowance for reasonable attorneys' fees in prosecuting this action, pursuant to O.C.G.A. § 33-4-6, for Defendant's unfair claims settlement practices and bad faith refusal to pay Plaintiff's loss claim when it could and should have done so, had it acted fairly and reasonably toward the insured.

DEMAND FOR JURY TRIAL

42.

Plaintiff requests a trial by Jury on all counts of the Complaint.

PRAYER FOR RELIEF

43.

WHEREFORE, Plaintiff requests that after due proceedings are had, all appropriate penalties be assessed against the Defendant and that the Plaintiff receive any and all damages at

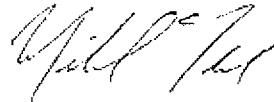
law to which they are justly entitled, and thus prays for judgment against the Defendant, as follows:

- a. That this Court grant judgment in favor of the Plaintiff and against Defendant in an amount to be determined at trial for breach of insurance contract.
- b. Compensatory damages, including all damages to the Plaintiff by the Defendant and any resulting expenses.
- c. Bad faith damages in an amount of fifty percent (50%) of the total compensatory damages awarded or \$5,000.00, whichever is greater, for Defendant's bad faith delay, denial, and its intentional, frivolous failure to conduct a reasonable investigation of the Plaintiff's claim without a reasonable basis;
- d. Plaintiff's attorneys' fees and costs of suit in this action;
- e. Plaintiff's consultant and expert fees;
- f. Pre- and post-judgment interest in the maximum amount allowed by law;
- g. All statutory penalties;
- h. Any and all applicable multipliers; and,
- i. Any and all other relief that the Court may deem just and proper, whether such relief sounds in law or equity.

Dated, this 5th day of April, 2023.

The Huggins Law Firm, LLC
110 Norcross Street
Roswell, GA 30075
(o) (770) 913-6229
(e) remington@lawhuggins.com
(e) mdturner@lawhuggins.com

RESPECTFULLY SUBMITTED,



J. Remington Huggins, Esq.
Georgia Bar No.: 348736
Michael D. Turner, Esq.
Georgia Bar No.: 216414

Attorneys for the Plaintiff

EXHIBIT A



Certified Policy Record

I, the undersigned, do hereby confirm that I am custodian of the records pertaining to the issuance of policies by State Farm Fire and Casualty Company.

I certify that the attached documents represent a true and accurate record of the terms and conditions of Policy Number 81-E8-H926-4 including any endorsements, if applicable, for the policy term(s) 04/25/2020 to 04/25/2021 and insuring RICE, BRAIN based on available records.

The policy was in effect on the loss date of 04/06/2021.

A handwritten signature in black ink, appearing to read 'Lidia Diaz', written over a horizontal line.

Lidia Diaz
Underwriter

Date: 09/23/2021

State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 88049
Atlanta GA 30356-9901



AT2 H-27-2518-FC13 F H W
008674 3200
RICE, BRAIN
127 LOWERY AVE
THOMASVILLE GA 31792-7020



ST-
0105-0000

Homeowners Policy:

Location of Residence Premises

127 LOWERY AVE
THOMASVILLE GA 31792-7020

Construction: Masonry
Year Built: 1964

AMOUNT DUE: None
Payment is due by: BILLED THROUGH SFPP

Policy Number: 81-E8-H926-4

Policy Period: 12 Months
Effective Dates: APR 25 2020 to APR 25 2021
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent
PATRICK J SCARBROUGH
226 E JACKSON ST
THOMASVILLE GA 31792-5102

Phone: (229) 226-3131

Roof Material: Metal
Roof Installation Year: 2012

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions. Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

PREMIUM

Annual Premium \$925.00

Your premium has already been adjusted by the following:

Home Alert Discount Home/Auto Discount
Claim Record Discount

Total Premium \$925.00

Prepared MAR 02 2020
HO-2000
046298 420
N GB,DR,6T,R7,G5

Thanks for letting us serve you...

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101F10309 04-04-2016

**NAMED INSURED****MORTGAGEE AND ADDITIONAL INTERESTS**

RICE, BRAIN

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 215,100
Other Structures	\$ 21,510
B Personal Property	\$ 161,325
C Loss of Use	\$ 64,530
Fungus (Including Mold) Limited Coverage	\$ 10,000
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

INFLATION

Inflation Coverage Index: 248.7

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 1%	\$ 2,151

LOSS SETTLEMENT PROVISIONS

- A1 Replacement Cost - Similar Construction
 B1 Limited Replacement Cost - Coverage B

MAR 02 2020

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81-E8-H926-4

**FORMS, OPTIONS, AND ENDORSEMENTS**

HW-2111	Homeowners Policy
Option ID	Increase Dwlg up to \$43,020
Option OL	Ordinance/Law 10%/ \$21,510
Option JF	Jewelry and Furs \$1,500 Each
	Article/\$2,500 Aggregate
HO-2465	Fungus (Incl Mold) Liability
HO-2584	Fungus (Incl Mold) Limited Cov
HO-2231	*Amendatory Endorsement
	*New Form Attached

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael F. Lyman
President



Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

MAR 02 2020

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81-E8-H926-4 046300

HO-2231C
Page 1 of 2

IMPORTANT NOTICE

Effective with this policy term, **HO-2231 HOMEOWNERS AMENDATORY ENDORSEMENT (Georgia)** is added to your policy.

This notice and the Notice Of Reductions In Coverage included in this packet, summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

OTHER CHANGES

- Within **SECTION I AND SECTION II – CONDITIONS**, the requirements regarding cancellation or non-renewal have been amended.
 - The named insured shown in the Declarations can cancel the policy at any time by giving us advance notice of the date cancellation is to take effect. We may require written, electronic, or other recorded verification of the request for cancellation before we cancel the policy.
 - If we must notify a third party about the cancellation, the effective date of the cancellation may be extended in order for us to mail or deliver notice of cancellation to you and the other party at least 10 days before the date cancellation takes effect.
 - We now state that the notice of cancellation and notice of nonrenewal will be delivered to you or mailed to the last mailing address known to us.

Endorsement **HO-2231** follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

HO-2231 HOMEOWNERS AMENDATORY ENDORSEMENT (Georgia)

This endorsement modifies insurance provided under the HOMEOWNERS POLICY

DEFINITIONS

The definition of "**occurrence**" is replaced by the following:

"**occurrence**", when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:

- a. **bodily injury**; or
- b. **property damage**;

during the policy period. All **bodily injury** and **property damage** resulting from one accident, series of related accidents, or from continuous or repeated exposure to the same general conditions is considered to be one **occurrence**.

SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, paragraph 5.a. and the first paragraph of 5.b. are replaced by the following:

- a. **You** may cancel this policy at any time by giving **us** advance notice of the date cancellation is to take effect. **We** may require written, electronic, or other recorded verification of the request for cancellation prior to such cancellation taking effect. If only **your** interest is affected, the effective date of cancellation will be the later of:
 - (1) the date **we** received **your** notice of cancellation; or
 - (2) the date specified in the notice.

If notice must be given to a governmental agency, mortgagee, or other third party, the effective date of cancellation may be extended in order for **us** to mail or deliver notice of cancellation to **you** and the other party at least 10 days before the date cancellation takes effect.

- b. **We** may cancel this policy only for the reasons stated in this condition. **We** will notify **you** in writing of the date cancellation takes effect. This cancellation notice may be delivered to **you**, or mailed to the last mailing address known to **us**. Proof of mailing will be sufficient proof of notice:

Nonrenewal is replaced by the following:

Nonrenewal. **We** may elect not to renew this policy. If **we** elect not to renew, a written notice will be delivered to **you**, or mailed to the last mailing address known to **us**. The notice will be mailed or delivered at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

HO-2231C
Page 2 of 2

If **we** elect not to renew this policy, **we** will notify any mortgagee shown in this policy in accordance with Georgia state insurance law.

OPTIONAL POLICY PROVISIONS

Option ID is replaced by the following:

Option ID – Increased Dwelling Limit. **We** will settle losses to damaged **building structures** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the **Declarations**.

1. If the amount **you** actually and necessarily spend to repair or replace the damaged **dwelling** exceeds the limit of liability shown in the **Declarations** for Coverage A – Dwelling, **we** will pay the additional amounts not to exceed the Option ID limit shown in the **Declarations**.

2. If the amount **you** actually and necessarily spend to repair or replace damaged **building structures** covered under **COVERAGE A – DWELLING, Other Structures** exceeds the limit of liability shown in the **Declarations** for Other Structures, **we** will pay the additional amounts not to exceed 10% of the Option ID limit shown in the **Declarations**.

Report Increased Values. **You** must notify **us** within 90 days of the start of construction on any new **building structure** costing \$5,000 or more; or any additions to or remodeling of **building structures** that increase their values by \$5,000 or more. **You** must pay any additional premium due for the increased value. **We** will not pay more than the applicable limit of liability shown in the **Declarations** if **you** fail to notify **us** of the increased value within 90 days.

All other policy provisions apply.

HO-2231

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81-E8-H926-4 046301

553-4283 GA

NOTICE OF REDUCTIONS IN COVERAGE

EFFECTIVE WITH THIS POLICY TERM, **HO-2231 HOMEOWNERS AMENDATORY ENDORSEMENT (GEORGIA)** IS ADDED TO YOUR POLICY.

THIS NOTICE AND THE **IMPORTANT NOTICE** INCLUDED IN THIS PACKET, SUMMARIZES THE CHANGES BEING MADE TO YOUR POLICY. PLEASE READ THEM THOROUGHLY AND PLACE THEM WITH YOUR POLICY. IF YOU HAVE ANY QUESTIONS ABOUT THE INFORMATION IN THIS NOTICE, PLEASE CONTACT YOUR STATE FARM® AGENT.

ALTHOUGH NOT INTENDED TO CHANGE COVERAGE, THIS CHANGE COULD POTENTIALLY REDUCE OR ELIMINATE COVERAGE DEPENDING ON HOW IT IS INTERPRETED AND, IN THAT REGARD, SHOULD BE VIEWED AS EITHER AN ACTUAL OR POTENTIAL REDUCTION IN OR ELIMINATION OF COVERAGE.

- WITHIN **DEFINITIONS**, THE MEANING OF "OCCURRENCE" HAS BEEN AMENDED TO DIFFERENTIATE BETWEEN CONTINUOUS OR REPEATED EXPOSURE.
- WITHIN **OPTIONAL POLICY PROVISIONS**, **OPTION ID** HAS BEEN AMENDED.
 - IF THE AMOUNT YOU ACTUALLY AND NECESSARILY SPEND TO REPAIR OR REPLACE THE DAMAGED DWELLING EXCEEDS THE LIMIT OF LIABILITY SHOWN IN THE DECLARATIONS FOR **COVERAGE A – DWELLING**, WE WILL PAY THE ADDITIONAL AMOUNTS NOT TO EXCEED THE OPTION ID LIMIT SHOWN IN THE DECLARATIONS.
 - IF THE AMOUNT YOU ACTUALLY AND NECESSARILY SPEND TO REPAIR OR REPLACE DAMAGED BUILDING STRUCTURES COVERED UNDER **COVERAGE A – DWELLING, OTHER STRUCTURES** EXCEEDS THE LIMIT OF LIABILITY SHOWN IN THE DECLARATIONS FOR OTHER STRUCTURES, WE WILL PAY THE ADDITIONAL AMOUNTS NOT TO EXCEED 10% OF THE OPTION ID LIMIT SHOWN IN THE DECLARATIONS.

THIS NOTICE IS A GENERAL DESCRIPTION OF COVERAGE AND/OR COVERAGE CHANGES AND IS NOT A STATEMENT OF CONTRACT. THIS MESSAGE DOES NOT CHANGE, MODIFY, OR INVALIDATE ANY OF THE PROVISIONS, TERMS, OR CONDITIONS OF YOUR POLICY, OR ANY OTHER APPLICABLE ENDORSEMENTS.

553-4283 GA

553-2798

IMPORTANT NOTICE . . . Discounts and Rating

The longer you are insured with State Farm® and the fewer claims you have, the lower your premium. For policyholders insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Premium adjustments under the Claim Record Rating Plan are based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Plan(s) that applies in your state/province, claims considered for the Plans generally include claims resulting in a paid loss and may include weather-related claims. Additionally, depending on your state/province's plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Free Discount is in effect in your state/province, the Claim Record Rating Plan that applies in your state/province, and the claims we consider for the Plans, please contact your State Farm agent.

553-2798 (C) (10/07)

(CONTINUED)

553-2634.1

PREMIUM DISCOUNT AVAILABLE FOR USE OF IMPACT-RESISTIVE ROOFING PRODUCTS

State Farm® offers a premium discount for homes that have qualified impact-resistive roofing materials.

Underwriters Laboratories (UL) and Factory Mutual (FM) are nationally recognized testing laboratories that develop safety standards and test products to verify they meet specific performance standards. Both UL and FM have developed testing standards that measure the impact resistance of various roofing materials. The roofing products tested by UL and FM are rated from Class 1 to Class 4, with Class 4 providing the greatest roofing protection.

State Farm offers a premium discount when qualified UL certified or FM approved Class 3 or Class 4 roofing materials have been installed on your home. The discount applies to both new and replacement roofs installed since May 1996 with UL certified products, and since July 2005 with FM approved products.

Discounts are not available for wood roofs, or roofs (other than qualifying metal roofs) that have been overlaid on to existing roofing. Discounts are also subject to limitations and may not be available on all UL or FM Class 3 and 4 impact-resistant roofing products.

Manufacturers continue to bring UL certified and FM approved roofing products to the consumer marketplace. You can visit our web site at <http://www.statefarm.com/insurance/other/roofinfo.asp> for a list of qualifying products in your state.

If you have any questions about the discounts available for installing an impact-resistive roof or to see if your roof qualifies, please contact your State Farm agent.

This discount program does not constitute an endorsement or any warranty of performance on the part of State Farm for any particular roofing product. Please research and determine what roofing material is best suited for your home, location and environmental conditions.

553-2634.1 (C)

(12/09)

553-3665 GA

Information About Your Premium

Claims and information from other State Farm® policies in your household may have been used to determine the premium shown. A policy may be considered "in your household" if, according to our records, the policy has a name and address in common with this policy.

Consumer reports may also be used to determine the price you are charged. We may obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

If a credit-based insurance score is used, you have the right to request, no more than once in a 12 month period that your policy be re-rated. The resulting impact due to the credit portion of the re-rated insurance score will not increase your premium; however, your overall premium may decrease, remain the same, or increase due to other factors impacting your total premium.

We occasionally collect personal information from persons other than the individual or individuals listed on the policy. Such personal information may, in certain circumstances, be disclosed to third parties without your authorization. If you would like additional information concerning the collection and disclosure of your personal information – and your right to see and correct any personal information in your files – it will be furnished upon request.

553-3665 GA (C)

(CONTINUED)

81-E8-H926-4 046302

553-4157

NOTICE TO POLICYHOLDER



For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the "Date Prepared" on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

ST-
0595-0000



This policy is one of the broadest forms available today, and provides you with outstanding value for your insurance dollars. However, we want to point out that every policy contains limitations and exclusions. Please read your policy carefully, especially "Losses Not Insured" and all exclusions.

State Farm® Homeowners Policy

Georgia
HW-2111

HOMEOWNERS POLICY

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HOMEOWNERS POLICY

AGREEMENT

We agree to provide the insurance described in this policy:

1. based on **your** payment of premium, in a form acceptable to **us**, for the coverages **you** chose;
2. based on **your** compliance with all applicable provisions of this policy; and
3. based on the information **you** have given **us** and **your** statements in this agreement.

You agree, by acceptance of this policy, that:

1. **you** will pay premiums when due and comply with the provisions of this policy;
2. the statements in this agreement are **your** statements and are true;

3. **we** insure **you** on the basis **your** statements are true; and

4. this policy contains all of the agreements between **you** and **us** and any of **our** agents.

Unless otherwise indicated in the application, **you** state that during the five years preceding the time of **your** application for this insurance **you** have not had any losses, insured or not.

When **you** request changes to this policy, or the information or factors used to calculate the premium for this policy changes during the policy period, **we** may adjust the premium in accordance with the change during the policy period and **you** must pay any additional premium due within the time **we** specify.

DEFINITIONS

We define the following words and phrases for use throughout this policy. These definitions apply to the singular, plural, and possessive forms of these words and phrases. Defined words and phrases are printed in bold italics.

1. **"actual cash value"** means the value of the damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property, less a deduction to account for pre-loss depreciation. For this calculation, all components of this estimated cost including, but not limited to:

- a. materials, including any tax;
- b. labor, including any tax; and
- c. overhead and profit;

are subject to depreciation.

The depreciation deduction may include such considerations as:

- a. age;
- b. condition;
- c. reduction in useful life;
- d. obsolescence; and
- e. any pre-loss damage including wear, tear, or deterioration;

of the damaged part of the property.

2. **"bodily injury"** means physical injury, sickness, or disease to a person. This includes required care, loss of services, and death resulting therefrom.

Bodily injury does not include:

- a. any of the following which are communicable: disease, bacteria, parasite, virus, or other organism, any of which are transmitted by any **insured** to any other person;
- b. the actual or alleged exposure to any such disease, bacteria, parasite, virus, or other organism by any **insured** to any other person; or
- c. emotional distress, mental anguish, humiliation, mental distress, mental injury, or any similar injury unless it arises out of actual physical injury to some person.

3. **"building structure"** means a structure fully enclosed with permanent walls and a roof. A permanent wall or roof does not include any kind of temporary materials including but not limited to tarps, plastic sheeting, or other similar material. A structure that is otherwise fully enclosed with permanent walls and a roof, that is undergoing repairs due to a recent **loss insured**, using materials such as tarps, plastic sheeting, or other similar material, is still considered a **building structure**.

A **building structure** includes:

- a. the foundation supporting the structure, including:
 - (1) slabs;
 - (2) basement walls;
 - (3) crawl space walls;
 - (4) footings; and
 - (5) gravel, stone, or sand, used as fill material and located not more than 12 inches directly below a slab described in item a.(1), including water supply lines, domestic water pipes, and sewer pipes located within this fill material; and
 - b. wall-to-wall carpeting attached to the structure.
4. "**business**" means any full-time or part-time activity, trade, profession, employment, or occupation or a commercial, mercantile, or industrial undertaking of an economic nature. It does not matter whether it is continuous or regular, is a secondary or supplemental source of income, or is an **insured's** principal means of livelihood. Profit and profit motive are irrelevant.

Business does not include:

- a. volunteer activities for a not-for-profit or non-profit organization or public agency for which no money is received other than payment of expenses;
- b. incidental and infrequent personal economic activity such as a hobby, garage or yard sale, or traditional farm activities when the farm products are intended only for the personal use of the **insured**;
- c. any occasional or part-time self-employed activity by a person under 19 years of age that involves no employees or subcontracted independent contractors and is a type of activity normally performed by persons under 19 years of age, including but not limited to, child care, lawn mowing, or paper delivery;
- d. the ownership, maintenance, or use of systems and equipment used to generate electrical power up to but not exceeding 125 percent of

the actual electrical power usage by the **residence premises** in the 12-month period prior to the date of the loss; or

- e. ownership of the **residence premises** by the person or organization shown in the **Declarations** as Additional Insured.
5. "**Declarations**" means the policy **Declarations**, any amended **Declarations**, the most recent renewal **Declarations**, an Evidence of Insurance form, or any endorsement changing any of these.
 6. "**diminution in value**" means any reduction in the value of any covered property prior to or following repair or replacement as compared to the value of that property immediately before the loss.
 7. "**dwelling**" means the **building structure** on the **residence premises** used as the primary private residence and includes structures attached to the **dwelling**.
 8. "**fungus**" means any type or form of **fungus**, including mold, mildew, mycotoxins, spores, scents, or byproducts produced or released by fungi.
 9. "**insured**" means:
 - a. **you**;
 - b. **your relatives**; and
 - c. any other person under the age of 21 in the care of a person described above.

Under Section II, **insured** also means:

- d. the person or organization legally responsible for animals or watercraft to which this policy applies. However, the animal or watercraft must be owned by **you** or a person included in 9.b. or 9.c. above. A person or organization using or having custody of these animals or watercraft in the course of a **business**, or without permission of the owner, is not an **insured**; and
 - e. with respect to any vehicle to which this policy applies, any person while engaged in **your** employment or the employment of a person included in 9.b. or 9.c. above.
10. "**insured location**" means:
 - a. the **residence premises**;

- b. the part of any other premises, other structures, and grounds used by **you** as a residence. This includes premises, structures, and grounds **you** acquire while this policy is in effect for **your** use as a residence;
 - c. any premises used by **you** in connection with the premises included in 10.a. or 10.b. above;
 - d. any part of a premises not owned by an **insured** but where an **insured** is temporarily residing;
 - e. land owned by or rented to an **insured** on which a one or two family dwelling is being constructed as a residence for an **insured**;
 - f. individual or family cemetery plots or burial vaults owned by an **insured**;
 - g. any part of a premises occasionally rented to an **insured** for purposes other than **business**;
 - h. vacant land owned by or rented to an **insured**. For the purposes of this definition, vacant land does not include:
 - (1) farm land;
 - (2) land containing a residence; or
 - (3) land containing fences, corrals, boat docks, tool sheds, barns, grain bins, and similar structures, unless they are used solely for the personal use of the **insured**; or
 - i. farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.
11. **"loss insured"** means a loss as described under SECTION I – LOSSES INSURED, COVERAGE A – DWELLING and SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY.
12. **"motor vehicle"**, when used in Section II of this policy, means:
- a. a land **motor vehicle** designed for travel on public roads or subject to motor vehicle registration;
 - b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration;
 - c. a "recreational or utility vehicle" while off an **insured location**. "Recreational or utility vehicle" means a motorized vehicle designed for recreation or utility purposes, used principally off public roads, and that is owned or leased by an **insured**. This includes, but is not limited to, a motorized all-terrain vehicle, side-by-side vehicle, utility work vehicle, amphibious vehicle, dune buggy, go-cart, golf cart, snowmobile, trailbike, minibike, and personal assistive mobility device. "Leased" does not include temporary rental;
 - d. a "locomotive" while off an **insured location**. "Locomotive" means a self-propelled vehicle for pulling or pushing freight or passenger cars on tracks that is large enough to carry a person and is owned or leased by an **insured**. "Leased" does not include temporary rental;
 - e. a bulldozer, track loader, backhoe, high-hoe, trencher, grader, crane, self-propelled scraper, excavator, pipe-layer, cherry picker, telehandler, logging vehicle, mining vehicle, or road building vehicle that is owned or leased by an **insured** while off an **insured location**. "Leased" does not include temporary rental; and
 - f. any vehicle while being towed or pushed by or carried on a vehicle included in 12.a. through 12.e. above.
- The following are not **motor vehicles**:
- a. a boat, camper, home, or utility trailer not being towed or pushed by or carried on a vehicle included in 12.a. through 12.e. above;
 - b. a motorized land vehicle in storage on an **insured location** not intended to be operated for an extended period of time and rendered inoperable by placing the vehicle on blocks or removing parts essential for its operation;
 - c. a motorized golf cart while used for golfing purposes;
 - d. a motorized vehicle or trailer designed to assist persons with disabilities that is not designed for travel on public roads or subject to motor vehicle registration; or

- e. a commercially manufactured two, three, or four wheeled personal conveyance powered only by or assisted by an unmodified motor or engine with a manufacturer's power rating of no more than 1 horsepower and capable of a top speed of no more than 20 miles per hour.
13. **"occurrence"**, when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:
- bodily injury**; or
 - property damage**;
- during the policy period. All **bodily injury** and **property damage** resulting from one accident, series of related accidents, or from continuous and repeated exposure to the same general conditions is considered to be one **occurrence**.
14. **"property damage"** means physical damage to or destruction of tangible property, including loss of use of this property. Theft or conversion of property by any **insured** is not **property damage**.
15. **"relative"** means any person related to **you** by:
- blood;
 - adoption;
 - marriage; or
 - civil union, domestic partnership, or other substantially similar legal relationship that is recognized and valid in the state where, and at the time when, the legal relationship was established;
- and who resides primarily with **you**.
16. **"residence employee"** means an employee of an **insured**, or an employee leased to an **insured** by a labor leasing firm under an agreement between an **insured** and the labor leasing firm, who performs duties, including household or domestic services, in connection with the maintenance or use of the **residence premises**. This includes employees who perform similar duties elsewhere for **you**. This does not include employees while performing duties in connection with the **business** of an **insured**.
17. **"residence premises"** means:
- the one, two, three, or four family dwelling, other structures and grounds; or
 - that part of any other **building structure**, where **you** reside and which is shown in the **Declarations**.
18. **"State Farm Companies"** means one or more of the following:
- State Farm Mutual Automobile Insurance Company;
 - State Farm Fire and Casualty Company; and
 - subsidiaries or affiliates of either 18.a. or 18.b. above.
19. **"vacant dwelling"** means:
- a dwelling:
 - that has not been occupied as a residence for more than 30 consecutive days immediately before the loss; and
 - where a predominant amount of personal property has been removed or is absent such that the dwelling is not functional as a habitual place of residence.

A dwelling will be considered occupied only if it is being used as a habitual place of residence with **your** knowledge and approval.
 - A dwelling that is under active construction will not be considered a **vacant dwelling**. A dwelling is under active construction when it is:
 - being built as a new structure;
 - being repaired due to damage otherwise covered by this policy; or
 - undergoing substantial improvements, renovations, remodeling, or modifications;

and the construction results in substantial continuing activities by persons associated with the construction project at the premises during the relevant time periods.
20. **"we"**, **"us"**, and **"our"** mean the Company shown in the **Declarations**.
21. **"you"** and **"your"** mean the person or persons shown as "Named Insured" in the **Declarations**. If a "Named Insured" shown in the **Declarations** is a human being, then **you** and **your** include:
- a spouse of a "Named Insured";

- b. a party to a civil union with a "Named Insured";
- c. a domestic partner of a "Named Insured"; or
- d. a person in a substantially similar legal relationship with a "Named Insured";

if such relationship is recognized and valid in the state where, and at the time when, the legal relationship was established, so long as the person in the above relationship resides primarily with that "Named Insured".

DEDUCTIBLE

In case of loss under this policy, **we** will pay, subject to specified policy limits, only that part of the amount of the loss that exceeds the deductible amount shown in the

Declarations. Deductibles will be applied per occurrence. Deductibles apply to specific losses as described in this policy.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING

1. **Dwelling.** **We** cover the **dwelling** and materials and supplies located on or adjacent to the **residence premises** for use in the construction, alteration, or repair of the **dwelling** or other structures on the **residence premises**.
2. **Other Structures.** **We** cover other structures on the **residence premises**, separated from the **dwelling** by clear space. Structures connected to the **dwelling** by only a fence, utility line, or similar connection are considered to be other structures.

We do not cover other structures:

- a. not permanently attached to or otherwise forming a part of the realty;
- b. used either completely or in part for **business** purposes unless such use consists solely of office space for paperwork, computer work, or use of a telephone, and consists solely of activities that are:
 - (1) duties of the **insured's** employment by another; and
 - (2) performed solely by the **insured**; or
- c. rented or held for rental unless:
 - (1) rented to a person who is a tenant of the **dwelling**;
 - (2) rented for use solely as a private garage; or
 - (3) rented either completely or in part, for exclusive use as a residence, for no more than 30 nights in the 12-month period prior to the date of the loss.

3. **Property Not Covered.** **We** do not cover:

- a. land, including the land necessary to support any Coverage A property. **We** also do not cover:
 - (1) any costs required to replace, rebuild, stabilize, or otherwise restore the land; or
 - (2) the costs of repair techniques designed to compensate for or prevent land instability to any property, whether or not insured under Coverage A;
- b. trees, shrubs, live or artificial plants, lawns, or artificial grass, except as provided in **SECTION I – ADDITIONAL COVERAGES, Trees, Shrubs, and Landscaping**; or
- c. systems and equipment used to generate electrical power exceeding 125 percent of the actual electrical power usage by the **residence premises** in the 12-month period prior to the date of the loss.

COVERAGE B – PERSONAL PROPERTY

1. **Property Covered.**

- a. **We** cover personal property owned or used by an **insured** while it is anywhere in the world. This includes structures not permanently attached to or otherwise forming a part of the realty. At **your** request, **we** will cover personal property:
 - (1) owned by others while the property is on the part of the **residence premises** occupied exclusively by an **insured**;
 - (2) owned by a guest or a **residence employee**, while the property is in any other residence occupied by an **insured**; and

- (3) owned by roomers, boarders, tenants, and other residents, any of whom are related to **you**.
 - b. **We** cover personal property usually located at an **insured's** residence, other than the **residence premises**, for up to \$1,000 or 10% of the Coverage B limit, whichever is greater. This limitation does not apply to personal property:
 - (1) in a newly acquired principal residence for the first 30 days after **you** start moving the property there. If the **residence premises** is a newly acquired principal residence, personal property in **your** immediate past principal residence is not subject to this limitation for the first 30 days after the inception of this policy; and
 - (2) of a student who is an **insured** while located at a residence away from the **residence premises**.
- Special Limits of Liability.** These limits do not increase the Coverage B limit. The special limit for each of the following categories is the total limit for each loss for all property in that category:
- a. \$200 on money, coins, and medals, including any of these that are a part of a collection, bank notes, bullion, gold other than goldware, silver other than silverware, and platinum;
 - b. \$1,500 on property used or intended for use in a **business**, including merchandise held as samples or for sale or for delivery after sale, while on the **residence premises**. This coverage is limited to \$750 on such property away from the **residence premises**.
Electronic data processing system equipment or the recording or storage media used with that equipment is not included under this coverage, and is addressed in item c. below;
 - c. \$10,000 on electronic data processing system equipment used or intended for use in a **business**, including but not limited to computers, tablets, mobile personal communication equipment, global positioning systems, mobile personal electronic devices used for the reproduction of sound, and standard media or non-media equipment for use with the above devices;
 - d. \$1,500 on securities, checks, cashiers checks, travelers checks, money orders, gift certificates, gift cards, rechargeable debit cards, phone cards and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, and tickets;
 - e. \$1,500 on watercraft of all types and outboard motors, including their trailers, furnishings, and equipment;
 - f. \$1,500 on trailers not used with watercraft;
 - g. \$2,500 on stamps, trading cards, and comic books, including any of these that are a part of a collection;
 - h. \$2,500 for loss by theft of firearms;
 - i. \$2,500 for loss by theft of silverware and goldware;
 - j. \$5,000 on any one article and \$10,000 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), tapestry, wall-hanging, or other similar article;
 - k. \$1,000 on commercially manufactured two, three, or four wheeled personal conveyances powered only by or assisted by an unmodified motor or engine with a manufacturer's power rating of no more than 1 horsepower and capable of a top speed of no more than 20 miles per hour. This does not include such conveyances that are:
 - (1) designed for assisting persons with disabilities;
 - (2) not designed for travel on public roads; and
 - (3) not subject to motor vehicle registration; and
 - l. \$1,000 for loss by theft of jewelry, watches, fur garments and garments trimmed with fur, and precious and semi-precious stones.
2. **Property Not Covered.** **We** do not cover:
- a. articles separately described and specifically insured in this or any other insurance;

- b. animals, birds, or fish;
- c. any engine-propelled or motor-propelled vehicle or machine, including parts, designed for movement on land, except as provided in **Special Limits of Liability**, item k. However, **we** do cover those vehicles or machines:
 - (1) that are:
 - (a) not designed for travel on public roads; and
 - (b) not subject to motor vehicle registration;
 - (2) and that are:
 - (a) used primarily to service the **insured location**; or
 - (b) designed for assisting persons with disabilities;
- d. any electronic equipment, devices, or accessories designed for the recording, reproduction, or storage of audio, video, photos, or other data that is permanently installed in or permanently fastened to an engine-propelled or motor-propelled vehicle or hard-wired directly to the vehicle's electrical system. **We** also do not cover removable products that may be used with the equipment or devices described above, including but not limited to tapes, discs, videos, or memory cards while in an engine-propelled or motor-propelled vehicle;
- e. aircraft and parts. This does not apply to unmanned aircraft systems used as model aircraft and operated solely for recreational or hobby purposes;
- f. property of roomers, boarders, tenants, and other residents not related to **you**;
- g. property regularly rented or held for rental to others by an **insured**. This does not apply to property of an **insured**:
 - (1) in a sleeping room when the **dwelling** is rented in part, for use as a permanent residence, by either one or two full-time roomers or boarders; or
 - (2) on the **residence premises** if it is rented, either completely or in part, for exclusive use as a residence, for no more than 30 nights in the 12-month period prior to the date of the loss;
- h. property rented or held for rental to others away from the **residence premises**;
- i. any radio devices or transmitters, global positioning systems, radar or laser detectors, antennas, and all other similar equipment that is permanently installed in or permanently fastened to an engine-propelled or motor-propelled vehicle or that is hard-wired directly to the vehicle's electrical system;
- j. books or records of accounts receivable, abstracts or other journals, architectural or technical drawings, card index systems, or other records. This does not apply to any recording or storage media for electronic data processing. **We** will cover the cost of blank books, cards, or other blank material plus the cost of labor **you** incur for transcribing or copying such records;
- k. recording or storage media for electronic data processing that cannot be replaced with property of like kind and quality on the current retail market;
- l. purchased or created audio, video, photos, or other data that cannot be replaced with like kind and quality on the current retail market and that is transferred or downloaded onto mobile communication equipment, global positioning systems, or electronic devices designed for the recording, reproduction, or storage of audio, video, photos, or other data;
- m. contraband, or any property used in the course of illegal consumption, possession, import, export, or trade;
- n. outdoor hardscape property used for aesthetic purposes except as provided in **SECTION I – ADDITIONAL COVERAGES, Trees, Shrubs, and Landscaping**; or
- o. electronic currency, digital currency, virtual currency, crypto-currency, and other similar mediums of exchange.

COVERAGE C – LOSS OF USE

The most **we** will pay for the sum of all losses combined under **Additional Living Expense, Fair Rental Value,** and **Prohibited Use** is the limit of liability shown in the **Declarations** for **Coverage C – Loss of Use.**

1. **Additional Living Expense.** When a **loss insured** causes the **residence premises** to become uninhabitable, **we** will pay the reasonable and necessary increase in cost incurred by an **insured** to maintain their normal standard of living for up to 24 months. **Our** payment is limited to incurred costs for the shortest of:

- a. the time required to repair or replace the premises;
- b. the time required for **your** household to settle elsewhere; or
- c. 24 months.

This period of time is not limited by the expiration of this policy.

We will not pay more than the limit of liability shown in the **Declarations** for **Coverage C – Loss of Use.** Any normal expenses that are reduced or discontinued due to a **loss insured** will be subtracted from any amount owed.

2. **Fair Rental Value.** When a **loss insured** causes that part of the **residence premises** rented to others or held for rental by **you** to become uninhabitable, **we** will pay its fair rental value. Payment will be for the shortest time required to repair or replace the part of the premises rented or held for rental, but not to exceed 12 months. This period of time is not limited by the expiration of this policy. Fair rental value will not include any expense that does not continue while that part of the **residence premises** rented or held for rental is uninhabitable.
3. **Prohibited Use.** **We** will pay Additional Living Expense and Fair Rental Value, for a continuous period not to exceed two weeks, beginning when a civil authority issues an order of evacuation or prohibits **your** use of the **residence premises**, provided that:
 - a. direct physical damage occurs to any property, other than covered property located on the **residence premises**, arising from a cause of loss that would be a **loss insured** under this policy

if the damage had occurred to property on the **residence premises**;

- b. the **residence premises** is within one mile of property damaged by a cause of loss identified in 3.a. above; and
- c. the action of the civil authority is taken in response to:
 - (1) dangerous physical conditions resulting from the continuation of the cause of loss identified in 3.a. above;
 - (2) dangerous physical conditions resulting from the damage caused by the cause of loss identified in 3.a. above; or
 - (3) the need to gain free access to property damaged by the cause of loss identified in 3.a. above.

We will not pay for loss or expense due to cancellation of a lease or agreement.

SECTION I – ADDITIONAL COVERAGES

The following Additional Coverages are subject to all the terms, provisions, exclusions, and conditions of this policy.

1. **Debris Removal.** **We** will pay the reasonable expenses **you** incur in the removal of debris of covered property damaged by a **loss insured**. This expense is included in the limit applying to the damaged property. The following coverages and limits also apply:
 - a. When the amount payable for the property damage plus the debris removal exceeds the limit for damaged property, an additional 5% of that limit is available for debris removal expense. This additional amount of insurance does not apply to **SECTION I – ADDITIONAL COVERAGES, Trees, Shrubs, and Landscaping.**
 - b. **We** will also pay up to \$1,000 total for each loss to cover the reasonable expenses **you** incur in the removal of tree debris and stumps from the **residence premises**, unless otherwise excluded. This coverage applies when:
 - (1) the tree has caused a **loss insured** to Coverage A property; or

- (2) the tree debris felled by windstorm, hail, or weight of snow or ice blocks:
 - (a) the driveway, on the **residence premises**, and prevents land **motor vehicle** access to or from the **dwelling**; or
 - (b) a ramp designed to assist persons with disabilities, on the **residence premises**, and prevents access to or from a **building structure**.
2. **Temporary Repairs.** If damage is caused by a **loss insured**, **we** will pay the reasonable and necessary cost **you** incur for temporary repairs to covered property to protect the property from further immediate damage or loss. This coverage does not increase the limit applying to the property being repaired.
3. **Trees, Shrubs, and Landscaping.** **We** will pay for accidental direct physical loss to outdoor:
 - a. trees, shrubs, live or artificial plants, and lawns;
 - b. artificial grass; and
 - c. hardscape property used for aesthetic purposes not permanently affixed to realty;

on the **residence premises**, caused by the following perils: **Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles** (not owned or operated by a resident of the **residence premises**), **Vandalism or malicious mischief, or Theft**.

The limit for this coverage, including the removal of debris, will not exceed 5% of the amount shown in the **Declarations** for **COVERAGE A – DWELLING**. **We** will not pay more than \$750 for any one outdoor tree, shrub, plant, or hardscape item, including debris removal expense. This coverage may increase the limit otherwise applicable. **We** will not pay for any loss to property grown for **business** purposes.
4. **Fire Department Service Charge.** **We** will pay up to \$500 per occurrence for fire department charges incurred when the fire department is called to save or protect Coverage A property from fire, lightning, or explosion. No deductible applies to this coverage. This coverage may increase the limit otherwise applicable.
5. **Property Removed.** **We** will pay for any accidental direct physical loss to covered property while being removed from a premises endangered by a **loss insured**. This coverage also applies to the property for up to 30 days while removed. **We** will also pay for reasonable expenses incurred by **you** for the removal and return of the covered property. This coverage does not increase the limit applying to the property being removed.
6. **Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money.**
 - a. **We** will pay up to \$1,000 for:
 - (1) the legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards and bank fund transfer cards issued to or registered in an **insured's** name. If an **insured** has not complied with all terms and conditions under which the cards are issued, **we** will not pay for use by an **insured** or anyone else;
 - (2) loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and
 - (3) loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

No deductible applies to this coverage.

We will not pay more than the limit stated above for forgery or alteration committed by any one person. This limit applies when the forgery or alteration involves one or more instruments in the same loss.
 - b. **We** will not pay for loss arising out of **business** pursuits or dishonesty of an **insured**.
 - c. Defense:
 - (1) **We** may make any investigation and settle any claim or suit that **we** decide is appropriate. **Our** obligation to defend claims or suits ends when the amount **we** pay for the loss equals **our** limit of liability.
 - (2) If claim is made or a suit is brought against an **insured** for liability under the Credit Card or Bank Fund Transfer Card coverage, **we** will provide a defense. This defense is at **our** expense by counsel of **our** choice.
 - (3) **We** have the option to defend at **our** expense an **insured** or an **insured's** bank

against any suit for the enforcement of payment under the Forgery coverage.

7. **Power Interruption.** *We* will pay for accidental direct physical loss caused directly or indirectly by a change of temperature that results from power interruption that takes place on the **residence premises**. The power interruption must be caused by a **loss insured** occurring on the **residence premises**. The power lines off the **residence premises** must remain energized. This coverage does not increase the limit applying to the damaged property.

8. **Refrigerated Products.** Coverage B is extended to cover the contents of deep freeze or refrigerated units on the **residence premises** for loss due to power failure or mechanical failure. If mechanical failure or power failure is known to *you*, all reasonable means must be used to protect the property insured from further damage or this coverage is void. Power failure or mechanical failure does not include:

- a. removal of a plug from an electrical outlet; or
- b. turning off an electrical switch unless caused by a **loss insured**.

This coverage does not increase the limit applying to the damaged property.

9. **Arson Reward.** *We* will pay \$1,000 for information that leads to an arson conviction in connection with a fire loss to property covered by this policy. This coverage may increase the limit otherwise applicable. However, the \$1,000 limit will not be increased regardless of the number of persons providing information.

10. **Volcanic Action.** *We* will pay for accidental direct physical loss to a covered **building structure** or covered property contained in a **building structure** resulting from the eruption of a volcano when the loss is directly and immediately caused by:

- a. airborne volcanic shock waves;
- b. ash, dust, or particulate matter; or
- c. lava flow.

We will also pay for the removal of that ash, dust, or particulate matter that has caused accidental direct physical loss to a covered **building structure** or covered property contained in a **building structure**.

All volcanic eruptions that occur within any 168-hour period will be considered one volcanic eruption.

This coverage does not increase the limit applying to the damaged property.

11. **Collapse.** *We* will pay for accidental direct physical loss to covered property involving the abrupt, entire collapse of a **building structure** or any part of a **building structure**.

- a. Collapse means the abrupt and entire falling down, caving in, or falling into pieces of a **building structure** or any part of a **building structure**. Collapse does not include any of the following:

- (1) settling, cracking, crumbling, deterioration, shrinking, bulging, expansion, sagging, bowing, leaning, or bending;
- (2) substantial structural impairment;
- (3) imminent or threatened collapse;
- (4) a **building structure** or any part of a **building structure** that is in danger of falling down or caving in; or
- (5) a part of a **building structure** that is standing even if:
 - (a) it has separated from another part of the **building structure**; or
 - (b) it shows evidence of settling, cracking, crumbling, deterioration, shrinking, bulging, expansion, sagging, bowing, leaning, or bending.

- b. The collapse must be directly and immediately caused by one or more of the following:

- (1) perils described in SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY. These perils apply to **building structures** covered under Coverage A or Coverage B for loss insured by this Additional Coverage;
- (2) decay or deterioration of, or damage from animals, birds, or insects to:
 - (a) a connector; or
 - (b) a structural member of a **building structure**;

The decay, deterioration, or damage must be hidden from view and unknown to all **insureds** prior to the collapse;

- (3) weight of contents, equipment, animals, or people;
- (4) weight of ice, snow, sleet, or rain that collects on a roof, porch, or deck; or
- (5) use of defective material or methods in the construction (includes remodeling or renovation) of the **building structure**, if the collapse occurs during the course of the construction of the **building structure**.

Loss to awnings, fences, patios, pavement, swimming pools, underground pipes, flues, drains, cesspools, septic tanks, foundations (including slabs, basement walls, and crawl space walls), retaining walls, bulkheads, piers, wharfs, docks, trellises, or antennas and their supporting structures is not included under items (2), (3), and (4) immediately above unless the loss is the direct and immediate result of the collapse of a **building structure** or any part of a **building structure**.

This coverage does not increase the limit applying to the damaged property.

12. **Locks and Remote Devices.** **We** will pay up to \$1,000 for each loss for the reasonable expenses **you** incur to rekey, replace, recode, program, or re-program locks on exterior doors to the **dwelling** or other structures located on the **residence premises** when the keys or remote devices used with those doors are part of a covered theft loss. This coverage includes remote devices designed solely for locking, unlocking, opening, or closing doors, including garage doors and gates.

No deductible applies to this coverage.

13. **Fuel Oil Release.** **We** will pay up to \$10,000 for each loss for accidental direct physical loss to covered property caused by the abrupt and accidental escape of liquid fuel oil from a fixed household tank, apparatus, or pipes that are part of a heating unit for the **dwelling**. This includes damage to covered property resulting from an accidental spill or overflow of fuel oil in the course of filling a fixed household tank.

This coverage includes surface clean up only. **We** will not pay for:

- a. the cost to repair or replace the fuel oil tank, apparatus, and pipes; or
- b. the cost of testing, monitoring, removing, treating, or detoxifying of soil, air, or water.

This coverage does not increase the limit applying to the damaged property.

14. **Tear Out.** If a **loss insured** to Coverage A property is caused by water, steam, or sewage escaping from a system or appliance, **we** will also pay the reasonable cost **you** incur to tear out and replace only that particular part of the **building structure** necessary to gain access to the specific point of that system or appliance from which the water, steam, or sewage escaped. **We** will not pay for the cost of repairing or replacing the system or appliance itself. This coverage does not increase the limit applying to Coverage A property.

15. **Home Certification.** If damage to covered property is caused by a **loss insured**, **we** will pay the reasonable increase in cost to repair or replace only the damaged property to maintain the **dwelling's** FORTIFIED HOME or FORTIFIED FOR SAFER LIVING certification in place at the time of the loss. This coverage does not increase the limit applying to the damaged property.

We will not pay:

- a. any increase in cost until the repair or replacement of the property is complete; or
- b. for increased costs resulting from enforcement of any ordinance or law regulating the construction or repair of the **dwelling** except as provided under **OPTIONAL POLICY PROVISIONS, Option OL – Building Ordinance or Law**.

This coverage does not apply if Loss Settlement provision A2 – Replacement Cost Loss Settlement – Common Construction is shown in the **Declarations**.

INFLATION COVERAGE

The limits of liability shown in the **Declarations** for Coverage A, Coverage B, and when applicable, Option ID will be increased at the same rate as the increase in the Inflation Coverage Index shown in the **Declarations**.

To find the limits on a given date:

1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then
2. multiply the resulting factor by the limits of liability for Coverage A, Coverage B, and Option ID separately.

The limits of liability will not be reduced to less than the amounts shown in the **Declarations**.

If during the term of this policy the Coverage A limit of liability is changed at **your** request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.

SECTION I – LOSSES INSURED

COVERAGE A – DWELLING

We will pay for accidental direct physical loss to the property described in Coverage A, unless the loss is excluded or limited in **SECTION I – LOSSES NOT INSURED** or otherwise excluded or limited in this policy. However, loss does not include and **we** will not pay for, any **diminution in value**.

COVERAGE B – PERSONAL PROPERTY

We will pay for accidental direct physical loss to the property described in Coverage B caused by the following perils, unless the loss is excluded or limited in **SECTION I – LOSSES NOT INSURED** or otherwise excluded or limited in this policy. However, loss does not include and **we** will not pay for, any **diminution in value**.

1. **Fire or lightning.**
2. **Windstorm or hail.** This peril does not include loss to property contained in a structure caused by rain, snow, sleet, sand, or dust. This limitation does not apply when the direct force of wind or hail damages the structure causing an opening in a roof or wall and the rain, snow, sleet, sand, or dust enters through this opening.

This peril includes loss to watercraft of all types and their trailers, furnishings, equipment, and outboard motors, only while inside a **building structure**.

3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft**, including self-propelled missiles and spacecraft.
6. **Vehicles**, meaning accidental direct physical loss to covered property caused by the weight, force, power, or movement of a vehicle.

a. This includes:

- (1) the impact of a vehicle;

- (2) an object propelled from the tire or body of a vehicle;

- (3) the upset or collision of a vehicle with a stationary object or other vehicle, including damage to personal property carried on the exterior of the vehicle; or

- (4) a vehicle door or trunk lid being closed on personal property.

b. This peril does not include loss:

- (1) to personal property that falls off a vehicle and strikes the ground, any other surface, or any object;

- (2) caused by shifting of the load being carried in or on a vehicle; or

- (3) to the vehicle itself unless the vehicle is property covered under **COVERAGE B – PERSONAL PROPERTY** and the loss is caused by the weight, force, power, or movement of another vehicle.

7. **Smoke**, meaning abrupt and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

8. **Vandalism or malicious mischief**, meaning only willful and malicious damage to or destruction of property.

9. **Theft**, including attempted theft and loss of property from a known location when it is probable that the property has been stolen.

This peril does not include:

- a. loss of a precious or semi-precious stone from its setting;
- b. loss caused by theft:

- (1) committed by an **insured** or by any other person regularly residing on the **insured location**. Property of a student who is an **insured** is covered while located at a residence away from the **residence premises**, if the theft is committed by a person who is not an **insured**;
 - (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or
 - (3) from the part of a **residence premises** rented to others:
 - (a) caused by a tenant, members of the tenant's household, or the tenant's employees unless the **residence premises** is rented, either completely or in part, for exclusive use as a residence, for no more than 30 nights in the 12-month period prior to the date of the loss;
 - (b) of money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins, and medals;
 - (c) of securities, checks, cashiers checks, travelers checks, money orders, gift certificates, gift cards, rechargeable debit cards, phone cards, and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, and stamps; or
 - (d) of jewelry, watches, fur garments and garments trimmed with fur, and precious and semi-precious stones; or
 - c. loss caused by theft that occurs away from the **residence premises** of:
 - (1) property while at any other residence owned, rented to, or occupied by an **insured**, except while an **insured** is temporarily residing there. Property of a student who is an **insured** is covered while at a residence away from the **residence premises**;
 - (2) watercraft of all types, including their furnishings, equipment, and outboard motors; or
 - (3) trailers and campers designed to be pulled by or carried on a vehicle.

If the **residence premises** is a newly acquired principal residence, property in the immediate past principal residence will not be considered property away from the **residence premises** for the first 30 days after the inception of this policy.
 - 10. **Falling objects**. This peril does not include loss to property contained in a structure unless the roof or an exterior wall of the structure is first damaged by a falling object. Damage to the falling object itself is not included.
 - 11. **Weight of ice, snow, or sleet** that causes damage to property contained in a structure.
 - 12. **Abrupt and accidental discharge or overflow** of water, steam, or sewage from within a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or from within a household appliance.
- This peril does not include loss:
- a. to the system or appliance from which the water, steam, or sewage escaped;
 - b. caused by or resulting from:
 - (1) freezing;
 - (2) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area; or
 - (3) the pressure from or presence of tree, shrub, or plant roots; or
 - c. that occurs or develops over a period of time and is caused by or resulting from:
 - (1) condensation or the presence of humidity, moisture, or vapor; or
 - (2) seepage or leakage of water, steam, or sewage that is:

- (a) continuous;
- (b) repeating;
- (c) gradual;
- (d) intermittent;
- (e) slow; or
- (f) trickling.

13. **Abrupt and accidental tearing asunder, cracking, burning, or bulging** of a steam or hot water heating system, an air conditioning system, an automatic fire protective sprinkler system, or an appliance for heating water.

This peril does not include loss:

- a. caused by or resulting from freezing; or
- b. that occurs or develops over a period of time and is caused by or resulting from:
 - (1) condensation or the presence of humidity, moisture, or vapor; or
 - (2) seepage or leakage of water or steam that is:
 - (a) continuous;
 - (b) repeating;
 - (c) gradual;
 - (d) intermittent;
 - (e) slow; or
 - (f) trickling.

14. **Freezing** of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or of a household appliance.

This peril does not include:

- a. loss to a portable hot tub or portable spa unless **you** have used reasonable care to prevent freezing; or
- b. loss on the **residence premises** unless **you** have used reasonable care to:
 - (1) maintain heat in the **building structure** at 55 degrees Fahrenheit or higher; or
 - (2) shut off the water supply and drain the system and appliances of water.

However, if the **building structure** is protected by an automatic fire protective sprinkler system, **you** must use reasonable care to continue the water supply and maintain heat in the **building structure** at 55 degrees Fahrenheit or higher for coverage to apply.

15. **Abrupt and accidental damage** to electrical appliances, devices, fixtures, and wiring from an increase or decrease of artificially generated electrical current. **We** will pay up to \$3,000 under this peril for each damaged item described above.

16. **Breakage of glass**, meaning damage to personal property caused by breakage of glass that is a part of a structure on the **residence premises**. **We** will not pay for loss or damage to the glass.

17. **Wild bears or deer**, meaning damage caused by wild bears or deer to property located in a **building structure**.

SECTION I – LOSSES NOT INSURED

1. **We** will not pay for any loss to the property described in Coverage A that consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through m. below, regardless of whether the loss occurs abruptly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

- a. collapse, except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Collapse**;
- b. freezing of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system or

of a household appliance; or discharge, leakage, or overflow from within the system or appliance caused by freezing. This does not apply if **you** have used reasonable care to:

- (1) maintain heat in the **building structure** at 55 degrees Fahrenheit or higher; or
- (2) shut off the water supply and drain the system and appliances of water.

However, if the **building structure** is protected by an automatic fire protective sprinkler system, **you** must use reasonable care to continue the water supply and maintain heat in the

building structure at 55 degrees Fahrenheit or higher for coverage to apply;

- c. freezing, thawing, pressure, or weight of water, ice, snow, or sleet, whether driven by wind or not, to:
 - (1) a swimming pool, hot tub, or spa, including their covers, filtration, and circulation systems; or
 - (2) an awning, fence, pavement, patio, foundation (including slabs, basement walls, crawl space walls, and footings), retaining wall, bulkhead, pier, wharf, or dock;
- d. theft in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is completed and occupied;
- e. theft, vandalism, malicious mischief, or breakage of glass and safety glazing materials if the dwelling is a **vacant dwelling**;
- f. seepage or leakage of water, steam, or sewage that occurs or develops over a period of time:
 - (1) and is:
 - (a) continuous;
 - (b) repeating;
 - (c) gradual;
 - (d) intermittent;
 - (e) slow; or
 - (f) trickling; and
 - (2) from a:
 - (a) heating, air conditioning, or automatic fire protective sprinkler system;
 - (b) household appliance; or
 - (c) plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors.

We also will not pay for losses arising from condensation or the presence of humidity, moisture, or vapor that occurs or develops over a period of time.

Item f. does not apply if the seepage or leakage of water, steam, or sewage is hidden from view within the walls, ceilings, or floors, and unknown by the **insured**;

- g. wear, tear, decay, marring, scratching, deterioration, inherent vice, latent defect, or mechanical breakdown;
- h. corrosion, electrolysis, or rust;
- i. wet or dry rot;
- j. contamination or pollution, meaning the presence, discharge, dispersal, seepage, migration, release, or escape of contaminants or pollutants at or from any source. This does not apply if the presence, discharge, dispersal, seepage, migration, release, or escape is itself caused by a peril described in **SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY**.

- (1) Contaminants and pollutants include but are not limited to any:

- (a) solid, liquid, gaseous, or thermal irritant, including smoke from agricultural smudging or industrial operations, smog, soot, vapor, fumes, acids, alkalis, chemicals, pathogens, noxious substances, asbestos, or lead;
- (b) contaminants or pollutants resulting from any natural resource extraction activities; or
- (c) fuel oil except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Fuel Oil Release**.

- (2) **We** also will not pay for:

- (a) losses arising from contamination or pollution caused by or resulting from defective building materials, nuclear substances, and waste. Waste includes materials to be recycled, reconditioned, or reclaimed;
- (b) the cost to extract contaminants or pollutants from land, water, or air, or the cost to remove, restore, or replace contaminated or polluted land, water, or air; or

- (c) the cost of testing, monitoring, cleaning, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or assessing the effects of contaminants or pollutants;
 - k. settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundations (including slabs, basement walls, crawl space walls, and footings), walls, floors, roofs, or ceilings;
 - l. all animals, birds, or insects.
 - (1) This includes:
 - (a) nesting, infestation, gnawing, feeding, breeding, or discharge or release of waste products or secretions by animals, birds, or insects;
 - (b) costs to remove animals, birds, or insects from the covered property; and
 - (c) costs to prevent the animals, birds, or insects from returning to the property;
 - (2) However, **we** will pay for:
 - (a) losses caused by wild bears or deer; and
 - (b) the breakage of glass or safety glazing material that is a part of a **building structure**, when caused by animals, birds, or insects; or
 - m. pressure from or presence of tree, shrub, or plant roots.
- However, **we** will pay for any resulting loss from items a. through l. unless the resulting loss is itself a Loss Not Insured as described in this Section.
2. **We** will not pay for, under any part of this policy, any loss that would not have occurred in the absence of one or more of the following excluded events. **We** will not pay for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs abruptly or gradually, involves isolated or widespread damage, occurs on or off the **residence premises**, arises from any natural or external forces, or occurs as a result of any combination of these:
- a. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair, or demolition of a **building structure** or other structure.
 - b. **Earth Movement**, meaning the sinking, rising, shifting, expanding, or contracting of earth, all regardless of whether combined with water, sewage, or any material carried by, or otherwise moved by the earth. Earth movement includes but is not limited to:
 - (1) earthquake;
 - (2) landslide, mudslide, or mudflow;
 - (3) sinkhole or subsidence;
 - (4) movement resulting from:
 - (a) improper compaction;
 - (b) site selection;
 - (c) natural resource extraction activities; or
 - (d) excavation;
 - (5) erosion;
 - (6) pressure by surface or subsurface earth or fill; or
 - (7) any volcanic activity, except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Volcanic Action**.

However, **we** will pay for any accidental direct physical loss by fire, explosion other than explosion of a volcano, or theft resulting from earth movement, provided the resulting loss is itself a **loss insured**.

 - c. **Water**, meaning:
 - (1) flood;
 - (2) surface water. This does not include water solely caused by the release of water from a swimming pool, spigot, sprinkler system, hose, or hydrant;
 - (3) waves (including tidal wave, tsunami, and seiche);
 - (4) tides or tidal water;
 - (5) overflow of any body of water (including any release, escape, or rising of any body

of water, or any water held, contained, controlled, or diverted by a dam, levee, dike, or any type of water containment, diversion, or flood control device);

- (6) spray or surge from any of the items c.(1) through c.(5) described above, all whether driven by wind or not;
- (7) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water or sewage that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area;
- (8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a **building structure**, sidewalk, driveway, swimming pool, or other structure; or
- (9) material carried or otherwise moved by any of the water or sewage, as described in items c.(1) through c.(8) above.

However, **we** will pay for any accidental direct physical loss by fire, explosion, or theft resulting from water, provided the resulting loss is itself a **loss insured**.

- d. **Neglect**, meaning neglect of the **insured** to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered.
- e. **War**, including any undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be considered a warlike act even if accidental.
- f. **Nuclear Hazard**, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard will not be

considered loss caused by fire, explosion, or smoke.

However, **we** will pay for any accidental direct physical loss by fire resulting from the nuclear hazard, provided the resulting fire loss is itself a **loss insured**.

g. **Fungus**, including:

- (1) any loss of use or delay in rebuilding, repairing, or replacing covered property, including any associated cost or expense, due to interference at the **residence premises** or location of the rebuilding, repair, or replacement of that property, by **fungus**;
- (2) any remediation of **fungus**, including the cost or expense to:
 - (a) remove the **fungus** from covered property or to repair, restore, or replace that property;
 - (b) tear out and replace any part of the **building structure** or other property as needed to gain access to the **fungus**; or
 - (c) contain, treat, detoxify, neutralize or dispose of or in any way respond to or assess the effects of the **fungus**; or
- (3) the cost of any testing or monitoring of air or property to confirm the type, absence, presence, or level of **fungus**, whether performed prior to, during, or after removal, repair, restoration, or replacement of covered property.

However, item g. does not apply if **fungus** results from an accidental direct physical loss caused by fire or lightning.

- h. **Intentional Losses**. If any **insured** intentionally causes or procures a loss to property covered under this policy, **we** will not pay any **insured** for this loss. This applies regardless of whether the **insured** is charged with or convicted of a crime.

This does not apply to:

- (1) an **insured** who did not participate in, co-operate in, or contribute to causing or procuring the loss; or
 - (2) a claim of an innocent **insured**, to the extent of the innocent **insured's** interest in the covered property, if the loss:
 - (a) arises out of family violence against an innocent **insured**; and
 - (b) is caused by an intentional act of an **insured** against whom a family violence complaint is brought.
3. **We** will not pay for, under any part of this policy, any loss consisting of one or more of the items below. Further, **we** will not pay for any loss described in paragraphs 1. and 2. immediately above regardless of whether one or more of the following: (a) directly or indirectly cause, contribute to, or aggravate the loss; or (b) occur before, at the same time, or after the loss or any other cause of the loss:
- a. conduct, act, failure to act, or decision of any person, group, organization, or governmental

- body whether intentional, wrongful, negligent, or without fault;
- b. defect, weakness, inadequacy, fault, or unsoundness in:
 - (1) planning, zoning, development, surveying, or siting;
 - (2) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, or compaction;
 - (3) materials used in repair, construction, renovation, remodeling, grading, or compaction; or
 - (4) maintenance;
 of any property (including land, structures, or improvements of any kind) whether on or off the **residence premises**; or
 - c. weather conditions.

However, **we** will pay for any resulting loss from items 3.a., 3.b., and 3.c. unless the resulting loss is itself a Loss Not Insured as described in this Section.

SECTION I – LOSS SETTLEMENT

Only the **Loss Settlement Provisions** shown in the **Declarations** apply. **We** will settle covered property losses according to the following. However, the valuation of any covered property losses does not include, and **we** will not pay, any amount for **diminution in value**.

COVERAGE A – DWELLING

1. **A1 – Replacement Cost Loss Settlement – Similar Construction.**
 - a. **We** will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the **Declarations**, the damaged part of the property covered under **SECTION I – PROPERTY COVERAGES, COVERAGE A – DWELLING**, except for wood fences, subject to the following:
 - (1) until actual repair or replacement is completed, **we** will pay only the **actual cash value** of the damaged part of the property, up to the applicable limit of liability shown

- in the **Declarations**, not to exceed the cost to repair or replace the damaged part of the property;
- (2) when the repair or replacement is actually completed, **we** will pay the covered additional amount **you** actually and necessarily spend to repair or replace the damaged part of the property, or an amount up to the applicable limit of liability shown in the **Declarations**, whichever is less;
 - (3) to receive any additional payments on a replacement cost basis, **you** must complete the actual repair or replacement of the damaged part of the property within two years after the date of loss, and notify **us** within 30 days after the work has been completed; and
 - (4) **we** will not pay for increased costs resulting from enforcement of any ordinance or

law regulating the construction, repair, or demolition of a **building structure** or other structure, except as provided under **OPTIONAL POLICY PROVISIONS, Option OL – Building Ordinance or Law**.

- b. Wood Fences: **We** will pay the **actual cash value** for loss or damage to wood fences, not to exceed the limit of liability shown in the **Declarations** for **COVERAGE A – Other Structures**.
2. **A2 – Replacement Cost Loss Settlement – Common Construction.**

- a. **We** will pay the cost to repair or replace with common construction and for the same use on the premises shown in the **Declarations**, the damaged part of the property covered under **SECTION I – PROPERTY COVERAGES, COVERAGE A – DWELLING**, except for wood fences, subject to the following:

- (1) **we** will pay only for repair or replacement of the damaged part of the property with common construction techniques and materials commonly used by the building trades in standard new construction. **We** will not pay the cost to repair or replace obsolete, antique, or custom construction with like kind and quality;
- (2) until actual repair or replacement is completed, **we** will pay only the **actual cash value** of the damaged part of the property, up to the applicable limit of liability shown in the **Declarations**, not to exceed the cost to repair or replace the damaged part of the property as described in a.(1) above;
- (3) when the repair or replacement is actually completed as described in a.(1) above, **we** will pay the covered additional amount **you** actually and necessarily spend to repair or replace the damaged part of the property, or an amount up to the applicable limit of liability shown in the **Declarations**, whichever is less;
- (4) to receive any additional payments on a replacement cost basis, **you** must complete the actual repair or replacement of the damaged part of the property within

two years after the date of loss, and notify **us** within 30 days after the work has been completed; and

- (5) **we** will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair, or demolition of a **building structure** or other structure, except as provided under **OPTIONAL POLICY PROVISIONS, Option OL – Building Ordinance or Law**.

- b. Wood Fences: **We** will pay the **actual cash value** for loss or damage to wood fences, not to exceed the limit of liability shown in the **Declarations** for **COVERAGE A – Other Structures**.

COVERAGE B – PERSONAL PROPERTY

1. B1 – Limited Replacement Cost Loss Settlement.

- a. **We** will pay the cost to repair or replace property covered under **SECTION I – PROPERTY COVERAGES, COVERAGE B – PERSONAL PROPERTY**, except for property listed in item b. below, subject to the following:
- (1) until repair or replacement is completed, **we** will pay only the **actual cash value** of the damaged property;
 - (2) after repair or replacement is completed, **we** will pay the difference between the **actual cash value** and the cost **you** have actually and necessarily spent to repair or replace the property; and
 - (3) if property is not repaired or replaced within two years after the date of loss, **we** will pay only the **actual cash value**.
- b. **We** will pay market value at the time of loss for:
- (1) antiques, fine arts, paintings, statuary, and similar articles which by their inherent nature cannot be replaced with new articles;
 - (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs, and collectors items; and
 - (3) property not useful for its intended purpose.

However, **we** will not pay an amount exceeding the smallest of the following for items a. and b. above:

- (1) **our** cost to replace at the time of loss;
- (2) the full cost of repair;
- (3) any special limit of liability described in this policy; or
- (4) any applicable Coverage B limit of liability.

2. **B2 – Depreciated Loss Settlement.**

- a. **We** will pay the **actual cash value** for property covered under **SECTION I – PROPERTY COVERAGES, COVERAGE B – PERSONAL PROPERTY**, except for property listed in item b. below.
- b. **We** will pay market value at the time of loss for:

- (1) antiques, fine arts, paintings, statuary, and similar articles which by their inherent nature cannot be replaced with new articles;
- (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs, and collectors items; and
- (3) property not useful for its intended purpose.

However, **we** will not pay an amount exceeding the smallest of the following for items a. and b. above:

- (1) **our** cost to replace at the time of loss;
- (2) the full cost of repair;
- (3) any special limit of liability described in this policy; or
- (4) any applicable Coverage B limit of liability.

SECTION I – CONDITIONS

- 1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, **we** will not be liable:
 - a. to the **insured** for an amount greater than the **insured's** interest; or
 - b. for more than the applicable limit of liability.
- 2. **Your Duties After Loss.** After a loss to which this insurance may apply, **you** must cooperate with **us** in the investigation of the claim and also see that the following duties are performed:
 - a. give immediate notice to **us** or **our** agent and also notify:
 - (1) the police if the loss is caused by theft, vandalism, or any other criminal act; and
 - (2) the credit card company or bank if the loss involves a credit card or bank fund transfer card;
 - b. protect the property from further damage or loss and also:
 - (1) make reasonable and necessary temporary repairs required to protect the property; and
 - (2) keep an accurate record of repair expenses;
 - c. prepare an inventory of damaged or stolen personal property:
 - (1) showing in detail the quantity, description, age, replacement cost, and amount of loss; and
 - (2) attaching all bills, receipts, and related documents that substantiate the figures in the inventory;
 - d. as often as **we** reasonably require:
 - (1) exhibit the damaged property;
 - (2) provide **us** with any requested records and documents and allow **us** to make copies;
 - (3) while not in the presence of any other **insured**:
 - (a) give statements; and
 - (b) submit to examinations under oath; and
 - (4) produce employees, members of the **insured's** household, or others for examination under oath to the extent it is within the **insured's** power to do so; and
 - e. submit to **us**, within 60 days after the loss, **your** signed, sworn proof of loss that sets forth, to the best of **your** knowledge and belief:

- (1) the time and cause of loss;
 - (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;
 - (3) other insurance that may cover the loss;
 - (4) changes in title or occupancy of the property during the term of this policy;
 - (5) specifications of any damaged structure and detailed estimates for repair of the damage;
 - (6) an inventory of damaged or stolen personal property described in 2.c.;
 - (7) receipts for additional living expenses incurred and records supporting the fair rental value loss; and
 - (8) evidence or affidavit supporting a claim under **SECTION I – ADDITIONAL COVERAGES, Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money** coverage, stating the amount and cause of loss.
3. **Loss to a Pair or Set.** In case of loss to a pair or set, **we** may choose to:
- a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the depreciated value of the property before the loss and the depreciated value of the property after the loss.
4. **Appraisal.** If **you** and **we** fail to agree on the amount of loss, either party can demand that the amount of the loss be set by appraisal. Only **you** or **we** may demand appraisal. A demand for appraisal must be in writing. **You** must comply with **SECTION I – CONDITIONS, Your Duties After Loss** before making a demand for appraisal. At least 10 days before demanding appraisal, the party seeking appraisal must provide the other party with written, itemized documentation of a specific dispute as to the amount of the loss, identifying separately each item being disputed.
- a. Each party will select a competent, disinterested appraiser and notify the other party of the appraiser's identity within 20 days of receipt of the written demand for appraisal.
 - b. The appraisers will then attempt to set the amount of the loss of each item in dispute as specified by each party, and jointly submit to each party a written report of agreement signed by them. In all instances the written report of agreement will be itemized and state separately the **actual cash value**, replacement cost, and if applicable, the market value of each item in dispute.
- The written report of agreement will set the amount of the loss of each item in dispute.
- c. If the two appraisers fail to agree upon the amount of the loss within 30 days, unless the period of time is extended by mutual agreement, they will select a competent, disinterested umpire and will submit their differences to the umpire. If the appraisers are unable to agree upon an umpire within 15 days:
 - (1) **you** or **we** may make a written application for a judge of a court of record in the same state and county (or city if the city is not within a county) where the **residence premises** is located to select an umpire;
 - (2) the party requesting the selection described in item c.(1) must provide the other party:
 - (a) written notice of the intent to file, identifying the specific location and identity of the court at least 10 days prior to submission of the written application; and
 - (b) a copy of the written application; and
 - (3) a written report of agreement, as required in item b., signed by any two (appraisers or appraiser and umpire) will set the amount of the loss of each item in dispute. In all instances the written report of agreement will be itemized and state separately the **actual cash value**, replacement cost, and if applicable, the market value of each item in dispute.

- d. To qualify as an appraiser or umpire for a loss to property described in **COVERAGE A – DWELLING**, a person must be one of the following and be licensed or certified as required by the applicable jurisdiction:
 - (1) an engineer or architect with experience and training in building construction, repair, estimating, or investigation of the type of property damage in dispute;
 - (2) an adjuster or public adjuster with experience and training in estimating the type of property damage in dispute; or
 - (3) a contractor with experience and training in the construction, repair, and estimating of the type of property damage in dispute.
- e. A person may not serve as an appraiser or umpire if that person, any employee of that person, that person's employer, or any employee of their employer:
 - (1) has performed services for either party with respect to the claim at issue in the appraisal; or
 - (2) has a financial interest in the outcome of the claim at issue in the appraisal.
- f. Each party will be responsible for the compensation of their selected appraiser. Reasonable expenses of the appraisal and the reasonable compensation of the umpire will be paid equally by **you** and **us**.
- g. **You** and **we** do not waive any rights by demanding or submitting to an appraisal, and retain all contractual rights to determine if coverage applies to each item in dispute.
- h. Appraisal is only available to determine the amount of the loss of each item in dispute. The appraisers and the umpire have no authority to decide:
 - (1) any other questions of fact;
 - (2) questions of law;
 - (3) questions of coverage;
 - (4) other contractual issues; or
 - (5) to conduct appraisal on a class-wide basis.
- i. Appraisal is a non-judicial proceeding and does not provide for or require arbitration. Neither party will be awarded attorney fees. The appraisal award may not be entered as a judgment in a court.
- j. A party may not demand appraisal after that party brings suit or action against the other party relating to the amount of loss.
- 5. **Other Insurance.** If a loss covered by this policy is also covered by other insurance, **we** will pay only **our** share of the loss. **Our** share is the proportion of the loss that the applicable limit under this policy bears to the total amount of insurance covering the loss.
- 6. **Suit Against Us.** No action will be brought against **us** unless there has been full compliance with all of the policy provisions. Any action by any party must be started within one year after the date of loss or damage.
However, if the action results from a loss caused by fire or lightning, the action must be started within two years after the date of loss or damage.
- 7. **Our Option.** **We** may repair or replace any part of the property damaged or stolen with similar property. Any property **we** pay for or replace becomes **our** property.
- 8. **Loss Payment.** **We** will adjust all losses with **you**. **We** will pay **you** unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after **we** receive **your** proof of loss and:
 - a. reach agreement with **you**;
 - b. there is an entry of a final judgment; or
 - c. there is a filing of an appraisal award with **us**.
- 9. **Abandonment of Property.** **We** need not accept any property abandoned by an **insured**.
- 10. **Mortgagee Clause.** The word "mortgagee" includes trustee.
 - a. If a mortgagee is named in this policy, any loss payable under Coverage A will be paid to the mortgagee and **you**, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

- b. If **we** deny **your** claim that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - (1) notifies **us** of any change in ownership, occupancy, or substantial change in risk of which the mortgagee is aware;
 - (2) pays on demand any premium due under this policy, if **you** have not paid the premium; and
 - (3) submits a signed, sworn statement of loss within 60 days after receiving notice from **us** of **your** failure to do so. Policy conditions relating to **Appraisal**, **Suit Against Us**, and **Loss Payment** apply to the mortgagee.
- c. If **we** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect. Proof of mailing will be proof of notice.
- d. If **we** pay the mortgagee for any loss and deny payment to **you**:
 - (1) **we** are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
 - (2) at **our** option, **we** may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, **we** will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.
- e. Subrogation does not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.
- 11. **No Benefit to Bailee.** **We** will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing, or transporting property for a fee. This applies regardless of any other provision of this policy.
- 12. **Recovered Property.** If either **you** or **we** recover any property after loss settlement, that party must give the other prompt notice. At **your** option, **you** may keep the property or **we** will return it to **you**. Otherwise, it will become **our** property. If **you** choose to keep the property, the loss payment will be adjusted based on the amount **you** received for the recovered property.
- 13. **Assignment of Claim.** Assignment to another party of any of **your** rights or duties under this policy regarding any claim, or any part of any claim, will be void and **we** will not recognize any such assignment, unless **we** give **our** written consent. However, once **you** have complied with all policy provisions, **you** may assign to another party, in writing, payment of claim proceeds otherwise payable to **you**.

SECTION II – LIABILITY COVERAGES

COVERAGE L – PERSONAL LIABILITY

If a claim is made or a suit is brought against an **insured** for damages because of **bodily injury** or **property damage** to which this coverage applies, caused by an **occurrence**, **we** will:

1. pay up to **our** limit of liability for the damages for which the **insured** is legally liable. **We** will not pay for criminal restitution; and
2. provide a defense at **our** expense by counsel of **our** choice. **We** may make any investigation and settle any claim or suit that **we** decide is appropriate. **Our** obligation to defend any suit ends when the amount **we** pay for damages, to effect settlement or satisfy a judgment resulting from the **occurrence**, equals **our** limit of liability. **We** will not provide a defense to any **insured** for criminal prosecution or proceedings.

COVERAGE M – MEDICAL PAYMENTS TO OTHERS

We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing **bodily injury**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, rehabilitation, pharmaceuticals, orthopedic devices, prosthetic devices, and funeral services. This coverage applies only:

1. to a person on the **insured location** with the permission of an **insured**;
2. to a person off the **insured location**, if the **bodily injury**:
 - a. arises out of a condition on the **insured location** or the ways immediately adjoining;

- b. is caused by the activities of an *insured*;
 - c. is caused by a *residence employee* in the course of the *residence employee's* employment by an *insured*; or
 - d. is caused by an animal owned by or in the care of an *insured*; or
3. to a *residence employee* if the *occurrence* causing *bodily injury* occurs off the *insured location* and arises out of or in the course of the *residence employee's* employment by an *insured*.

SECTION II – ADDITIONAL COVERAGES

The following Additional Coverages are subject to all the terms, provisions, exclusions, and conditions of this policy.

We will pay for the following in addition to the limits of liability:

1. **Claim Expenses.** *We* will pay:
 - a. expenses *we* incur and costs taxed against an *insured* in suits *we* defend. Taxed costs do not include attorney fees;
 - b. premiums on bonds required in suits *we* defend, but not for bond amounts greater than the Coverage L limit. *We* are not obligated to apply for or furnish any bond;
 - c. reasonable expenses an *insured* incurs at *our* request. This includes actual loss of earnings (but not loss of other income) up to \$250 per day for aiding *us* in the investigation or defense of claims or suits;
 - d. interest the *insured* is legally liable to pay on damages payable under Coverage L above before a judgment, but only the interest on the lesser of:
 - (1) that part of the damages *we* pay; or
 - (2) the Coverage L limit; and
 - e. interest on the entire judgment that accrues after entry of the judgment and before *we* pay or tender, or deposit in court that part of the judgment that does not exceed the limit of liability that applies.
2. **First Aid Expenses.** *We* will pay expenses for first aid to others incurred by an *insured* for *bodily injury*

covered under this policy. *We* will not pay for first aid to *you* or any other *insured*.

3. Damage to Property of Others.

- a. *We* will pay for *property damage* to property of others caused by the activities of an *insured*.
- b. *We* will not pay more than the smallest of the following amounts:
 - (1) replacement cost at the time of loss;
 - (2) full cost of repair; or
 - (3) the limit of liability shown in the *Declarations* for **Damage to Property of Others** for any one *occurrence*.
- c. *We* will not pay for *property damage*:
 - (1) for a loss that is recoverable under Section I of this policy. *We* also will not pay for any applicable deductible regardless of whether the amount of the loss exceeds the deductible;
 - (2) caused intentionally by an *insured* 13 years of age or older;
 - (3) to property, other than a rented golf cart, owned by, or rented to an *insured*, a tenant of an *insured*, or a resident in *your* household;
 - (4) arising out of:
 - (a) *business* pursuits;
 - (b) any act or omission in connection with a premises an *insured* owns, rents, or controls, other than the *insured location*;
 - (c) a condition on the *insured location* or the ways immediately adjoining; or
 - (d) the ownership, maintenance, or use of a *motor vehicle*, aircraft, or watercraft, including airboat, air cushion, personal watercraft, sail board, or similar type watercraft; or
 - (5) if a payment is made under **COVERAGE L – PERSONAL LIABILITY** for the same *property damage*.

SECTION II – EXCLUSIONS

1. Coverage L and Coverage M do not apply to:

a. **bodily injury or property damage** that:

- (1) was a result of a:
 - (a) willful and malicious; or
 - (b) criminal;
 act or omission of the **insured**;
- (2) was intended by the **insured**; or
- (3) would have been expected by the **insured** based on a reasonable person standard.

However, exclusions a.(2) and a.(3) above do not apply to **bodily injury or property damage** resulting from the use of reasonable force to protect persons or property.

Exclusions a.(1), a.(2), and a.(3) above apply to all **bodily injury or property damage** even if the:

- (1) **bodily injury or property damage** was sustained by a different person, entity, or property than was expected or intended;
- (2) **bodily injury or property damage** was of a different kind, quality, or degree than was expected or intended;
- (3) **insured** lacked the mental capacity to control his or her conduct;
- (4) **insured** was not charged with or convicted of a criminal act or omission; or
- (5) **insured** was impaired by drugs or alcohol;

b. **bodily injury or property damage** arising out of **business** pursuits of any **insured**, except as provided in item c. below. This exclusion does not apply to activities that are ordinarily incident to non-**business** pursuits;c. **bodily injury or property damage** arising out of the rental of any part of any premises by any **insured**. This exclusion does not apply:

- (1) to the rental of the **residence premises**:
 - (a) either completely or in part, for exclusive use as a residence, for up to 30

nights in the 12-month period prior to the date of the loss;

- (b) in part, for use as a permanent residence, by either one or two full-time roomers or boarders; or

- (c) in part, as an office, school, studio, or private garage;

- (2) when the **dwelling** on the **residence premises** is a two, three, or four family **dwelling** and **you** occupy one part and rent the other part to others;

- (3) to farm land (without buildings), rented to others, but not to exceed a total of 500 acres, regardless of the number of locations; or

- (4) to activities that are ordinarily incident to non-**business** pursuits;

d. **bodily injury or property damage** arising out of the rendering or failing to render professional services;e. **bodily injury or property damage** arising out of any premises currently owned or rented to any **insured** which is not an **insured location**. This exclusion does not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**;f. **bodily injury or property damage** arising out of the ownership, maintenance, use, loading, or unloading of:

- (1) an aircraft. This exclusion does not apply to the ownership, maintenance, use, loading, or unloading of unmanned aircraft systems used as model aircraft:

- (a) solely for recreational or hobby purposes;

- (b) designed to be operated within the visual line of sight of the operator and operated within the visual line of sight of the operator; and

- (c) weighing not more than 55 pounds at the time of operation;

unless the ownership, maintenance, use, loading, or unloading of such aircraft results in:

- (a) **property damage** to any aircraft; or
- (b) **bodily injury** or **property damage** resulting from interference with an aircraft carrying people regardless of whether the **bodily injury** or **property damage** is sustained by people or property on the aircraft or not;

- (2) a **motor vehicle** owned or operated by or rented or loaned to any **insured**; or

- (3) a watercraft:

- (a) owned by or rented to any **insured** if it has inboard or inboard-outdrive motor power of more than 50 horsepower;
- (b) owned by or rented to any **insured** if it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length;
- (c) powered by one or more outboard motors with more than 25 total horsepower owned by any **insured**;
- (d) designated as an airboat, air cushion, or similar type of craft; or
- (e) owned by any **insured** if it is a personal watercraft using a water jet pump powered by an internal combustion engine as the primary source of propulsion.

This exclusion does not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**. Exclusion f.(3) does not apply while the watercraft is on the **residence premises**;

- g. **bodily injury** or **property damage** arising out of:

- (1) the entrustment by any **insured** to any person;

- (2) the supervision by any **insured** of any person;

- (3) any liability statutorily imposed on any **insured**; or

- (4) any liability assumed through an unwritten or written agreement by any **insured**;

with regard to the ownership, maintenance, or use of any aircraft, watercraft, or **motor vehicle** not covered under Section II of this policy;

- h. **bodily injury** or **property damage** caused directly or indirectly by war, including undeclared war, or any warlike act including destruction, seizure, or use for a military purpose, or any consequence of these. Discharge of a nuclear weapon will be considered a warlike act even if accidental;

- i. **bodily injury** to any **insured** within the meaning of part 9.a., 9.b., or 9.c. of the definition of **insured**.

This exclusion also applies to any claim made or suit brought against any **insured** within the meaning of part 9.a., 9.b., or 9.c. of the definition of **insured** to share damages with or repay someone else who may be obligated to pay damages because of the **bodily injury** sustained by any **insured** within the meaning of part 9.a., 9.b., or 9.c. of the definition of **insured**;

- j. any claim made or suit brought against any **insured** by:

- (1) any person in the care of any **insured** because of child care services provided by or at the direction of:

- (a) any **insured**;
- (b) any employee of any **insured**; or
- (c) any other person actually or apparently acting on behalf of any **insured**; or

- (2) any person who makes a claim because of **bodily injury** to any person in the care of any **insured** because of child care services provided by or at the direction of:

- (a) any **insured**;

- (b) any employee of any *insured*; or
- (c) any other person actually or apparently acting on behalf of any *insured*.

This exclusion does not apply to the occasional child care services provided by any *insured*, or to the part-time child care services provided by any *insured* under 19 years of age;

- k. ***bodily injury*** or ***property damage*** arising out of an *insured's* participation in, or preparation or practice for, any prearranged or organized race, speed or demolition contest, or similar competition involving a motorized land vehicle or motorized watercraft. This exclusion does not apply to a sailing vessel less than 26 feet in overall length with or without auxiliary power;
- l. ***bodily injury*** or ***property damage*** arising out of the use, sale, manufacture, distribution, delivery, transfer, or possession, by any *insured*, of any substance that is illegal or is a controlled substance under either federal or state law.

This exclusion does not apply to:

- (1) the legitimate use of legally prescribed drugs, under either federal or state law, by a person following orders of a licensed health care professional; or
- (2) an *insured* who did not knowingly participate or cooperate in the acts described in paragraph l. above;
- m. ***bodily injury*** or ***property damage*** arising out of any actual, alleged, or threatened:
 - (1) sexual harassment, sexual molestation, or sexual misconduct;
 - (2) physical or mental abuse; or
 - (3) corporal punishment;
 by the *insured*;
- n. ***bodily injury*** or ***property damage*** arising out of the actual, alleged, or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any *fungus* at or from any source or location.

We also do not cover any loss, cost, or expense arising out of any:

- (1) request, demand, order, or statutory or regulatory requirement that any *insured* or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, remediate, dispose of, or in any way respond to or assess the effects of *fungus*; or

- (2) claim or suit for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of *fungus*; or

- o. ***bodily injury*** or ***property damage*** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power exceeding 125 percent of the actual electrical power usage by the *residence premises* in the 12-month period prior to the date of the loss.

2. Coverage L does not apply to:

- a. liability:
 - (1) for *your* share of any loss assessment charged against all members of any type of association of property owners; or
 - (2) imposed on or assumed by any *insured* through any unwritten or written contract or agreement. This exclusion does not apply to liability for damages that the *insured* would have in absence of the contract or agreement;
- b. ***property damage*** to property owned by any *insured* at the time of the *occurrence*;
- c. ***property damage*** to property rented to, used or occupied by, or in the care, custody, or control of any *insured* at the time of the *occurrence*. This exclusion does not apply to ***property damage*** caused by fire, smoke, explosion, or abrupt and accidental damage from water;
- d. ***bodily injury*** to a person eligible to receive any benefits required to be provided or voluntarily provided by an *insured* under a workers'

compensation, non-occupational disability, or occupational disease law;

- e. **bodily injury** or **property damage** for which an **insured** under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors;
- f. **bodily injury** or **property damage** arising out of any real property any **insured** has sold or transferred. This includes but is not limited to **bodily injury** or **property damage** arising out of known, unknown, hidden, or alleged property conditions, problems, or defects.

This exclusion also applies to any **property damage** to the sold or transferred real property itself.

However, this exclusion does not apply to:

- (1) **bodily injury** arising out of fire, smoke, explosion, electrocution, or carbon monoxide poisoning; or
- (2) **property damage** arising out of fire, smoke, or explosion.

3. Coverage M does not apply to **bodily injury**:
 - a. to a **residence employee** if it occurs off the **insured location** and does not arise out of or in the course of the **residence employee's** employment by an **insured**;
 - b. to a person eligible to receive any benefits required to be provided or voluntarily provided under any workers' compensation, non-occupational disability, or occupational disease law;
 - c. to a person other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**; or
 - d. from nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

SECTION II – CONDITIONS

1. **Limit of Liability.** The Coverage L limit is shown in the **Declarations**. This is the limit for all damages from each **occurrence** for the policy period in which the **bodily injury** or **property damage** first occurs, regardless of the number of **insureds**, claims made, or persons injured. No additional limits or coverage will be available for the **occurrence** under any additional policy periods while this policy remains in force.

The Coverage M limit is shown in the **Declarations**. This is **our** limit for all medical expenses for **bodily injury** to one person as the result of one accident.

2. **Severability of Insurance.** This insurance applies separately to each **insured**. This condition does not increase **our** limit of liability for any one **occurrence**.
3. **Duties After Loss.** In case of an accident or **occurrence**, the **insured** must cooperate with **us** in the investigation, settlement, or defense of any claim or suit and also perform the following duties

that apply. **You** must cooperate with **us** in seeing that these duties are performed:

- a. give written notice to **us** or **our** agent as soon as possible, which sets forth:
 - (1) the identity of this policy and the **insured**;
 - (2) reasonably available information on the time, place, and circumstances of the accident or **occurrence**; and
 - (3) names and addresses of any claimants and available witnesses;
- b. immediately forward to **us** every notice, demand, summons, or other process relating to the accident or **occurrence**;
- c. at **our** request, assist in:
 - (1) making settlement;

- (2) the enforcement of any right of contribution or indemnity against a person or organization who may be liable to an *insured*;
 - (3) the conduct of suits and attend hearings and trials; and
 - (4) securing and giving evidence and obtaining the attendance of witnesses;
 - d. under **SECTION II – ADDITIONAL COVERAGES, Damage to Property of Others**, exhibit the damaged property if within the *insured's* control; and
 - e. the *insured* must not, except at the *insured's* own cost, voluntarily make payments, assume obligations, or incur expenses. This does not apply to expense for first aid to others at the time of the *bodily injury*.
4. **Coverage M Requirements.** *We* may require the following in regard to any Coverage M claim:
- a. written proof of claim, under oath if required, as soon as possible from the injured person, or when appropriate, someone acting on behalf of that person;
 - b. the injured person's submission to physical examinations by a physician selected by *us* when and as often as *we* reasonably require; and
 - c. any authorizations from the injured person as *we* may require.
5. **Payment of Claim – Coverage M or Damage to Property of Others.** Payment under either of these is not an admission of liability by an *insured* or *us*.
6. **Suit Against Us.** No action will be brought against *us* unless there has been compliance with the policy provisions.
- No one will have the right to join *us* as a party to an action against an *insured*. Further, no action with respect to Coverage L will be brought against *us* until the obligation of the *insured* has been determined by final judgment on the merits, after an actual trial or by an agreement signed by *us*; but *we* will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable Limit of Liability.
7. **Bankruptcy of an Insured.** Bankruptcy or insolvency of an *insured* will not relieve *us* of *our* obligation under this policy.
8. **Other Insurance – Coverage L.** This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

SECTION I AND SECTION II – CONDITIONS

1. **Policy Period.** This policy applies only to loss under Section I or *bodily injury* or *property damage* under Section II that occurs during the period this policy is in effect.
2. **Concealment or Fraud.**
- a. This policy is void as to *you* and any other *insured* if *you* or any other *insured* under this policy has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, whether before or after a loss.
- However, this condition applies only to facts or circumstances:
- (1) on which *we* rely and are either:
 - (a) material; or
 - (b) made with intent to deceive; or
 - (2) that contribute to the loss.
- b. No failure of a policy condition before the loss and no breach of a promissory warranty affects *our* obligations under this policy unless such failure or breach exists at the time of loss and either:
- (1) increases the risk at the time of loss; or
 - (2) contributes to the loss.
- Item 2.b. does not apply to failure to tender payment of premium.
- c. Violation of this condition by an *insured* does not apply to a claim of an innocent *insured*, to

the extent of the innocent **insured's** interest in the covered property, if the loss:

- (1) arises out of family violence against an innocent **insured**; and
- (2) is caused by an intentional act of an **insured** against whom a family violence complaint is brought.

3. **Liberalization Clause.** If **we** adopt any revision that would broaden coverage under this policy without additional premium, within 60 days prior to or during the period this policy is in effect, the broadened coverage will immediately apply to this policy.

4. **Waiver or Change of Policy Provisions.** A waiver or change of any provision of this policy must be in writing by **us** to be valid. **Our** request for an appraisal or examination does not waive any of **our** rights.

5. **Cancellation.**

a. **You** may cancel this policy at any time by giving **us** advance written notice of the date cancellation is to take effect. If only **your** interest is affected, the effective date of cancellation will be the later of:

- (1) the date **we** receive **your** notice of cancellation; or
- (2) the date specified in the notice.

However, upon receipt of **your** notice of cancellation, **we** may waive the requirement that the notice be in writing by confirming the date and time of cancellation to **you** in writing.

b. **We** may cancel this policy only for the reasons stated in this condition. **We** will notify **you** in writing of the date cancellation takes effect. This cancellation notice may be delivered to **you**, or mailed to **you** at **your** mailing address shown in the **Declarations**. Proof of mailing will be sufficient proof of notice:

- (1) When **you** have not paid the premium, **we** may cancel at any time by notifying **you** at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to **us** or

our agent or under any finance or credit plan.

(2) When this policy has been in effect for less than 60 days and is not a renewal with **us**, **we** may cancel for any reason. **We** may cancel by notifying **you** at least 30 days before the date cancellation takes effect.

(3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us**, **we** may cancel:

- (a) if there has been a material misrepresentation of fact that, if known to **us**, would have caused **us** not to issue this policy; or
- (b) if the risk has changed substantially since this policy was issued.

We may cancel this policy by notifying **you** at least 30 days before the date cancellation takes effect.

(4) When this policy is written for a period longer than one year, **we** may cancel for any reason at anniversary. **We** may cancel by notifying **you** at least 30 days before the date cancellation takes effect.

c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. The return premium will be pro rata.

d. The return premium may not be refunded with the notice of cancellation or when this policy is returned to **us**. In such cases, **we** will refund it within a reasonable time after the date cancellation takes effect.

e. If **we** cancel this policy, **we** will notify any mortgagee shown in this policy in accordance with Georgia state insurance law.

6. **Nonrenewal.** **We** may elect not to renew this policy. If **we** elect not to renew, a written notice will be delivered to **you**, or mailed to **you** at **your** mailing address shown in the **Declarations**. The notice will be mailed or delivered at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

If **we** elect not to renew this policy, **we** will notify any mortgagee shown in this policy in accordance with Georgia state insurance law.

7. **Assignment of Policy.** Assignment of this policy will be void and **we** will not recognize any such assignment, unless **we** give **our** written consent.

8. **Subrogation and Reimbursement.**

a. **Subrogation.**

(1) Applicable to SECTION I:

If any **insured** to or for whom **we** make payment under this policy has rights to recover damages from another, those rights are transferred to **us** to the extent of **our** payment. That **insured** must do everything necessary to secure **our** rights and must do nothing after loss to impair them. However before a loss, an **insured** may waive in writing all rights of recovery against any person.

(2) Applicable to SECTION II:

If any **insured** has rights to recover all or part of any payment **we** have made under this policy, those rights are transferred to **us**. An **insured** must do nothing after loss to impair them. At **our** request, an **insured** will bring suit or transfer those rights to **us** and help **us** enforce them.

Subrogation does not apply under Section II to **Medical Payments to Others** or **Damage to Property of Others**.

b. **Reimbursement.**

If **we** make payment under this policy and any **insured** to or for whom **we** make payment recovers or has recovered from another person or organization, then the **insured** to or for whom **we** make payment must:

- (1) hold in trust for **us** the proceeds of any recovery; and
- (2) reimburse **us** to the extent of **our** payment.

9. **Death.** If **you** die:

- a. **we** insure the legal representative of the deceased. This condition applies only with respect

to the premises and property of the deceased covered under this policy at the time of death;

b. **insured** includes:

- (1) any member of **your** household who is an **insured** at the time of **your** death, but only while a resident of the **residence premises**; and
- (2) with respect to **your** property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

10. **Conformity to State Law.** When a policy provision is in conflict with the applicable law of the state in which this policy is issued, the law of the state will apply.

11. **Premium.**

- a. Unless as otherwise provided by an alternative payment plan in effect with the **State Farm Companies** with respect to the premium for this policy, the premium is due and payable in full on or before the first day of the policy period shown in the most recently issued **Declarations**.
- b. The renewal premium for this policy will be based upon the rates in effect, the coverages carried, the applicable limits, deductibles, and other elements that affect the premium applicable at the time of renewal.
- c. The premium for this policy may vary based upon:
 - (1) the purchase of other products or services from the **State Farm Companies**;
 - (2) the purchase of products or services from an organization that has entered into an agreement or contract with the **State Farm Companies**. The **State Farm Companies** do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
 - (3) an agreement, concerning the insurance provided by this policy, that the **State Farm Companies** has with an organization

of which **you** are a member, employee, subscriber, licensee, or franchisee.

d. **Your** purchase of this policy may allow:

- (1) **you** to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the **State Farm Companies**, subject to their applicable eligibility rules; or
- (2) the premium or price for other products or services purchased by **you**, including non-insurance products or services, to vary. Such other products or services must be provided by the **State Farm Companies** or by an organization that has entered into an agreement or contract with the **State Farm Companies**. The **State Farm Companies** do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization.

12. **Right to Inspect.**

a. **We** have the right but are not obligated to perform the following:

- (1) make inspections and surveys of the **insured location** at any time;
- (2) provide **you** with reports on conditions **we** find; or
- (3) recommend changes.

Any inspections, surveys, reports, or recommendations relate only to insurability and the premiums to be charged.

b. **We** do not:

- (1) make safety inspections;
- (2) undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public;
- (3) warrant that conditions are safe or healthful; or
- (4) warrant that conditions comply with laws, regulations, codes, or standards.

This condition applies to **us** and to any rating, advisory, rate service, or similar organization that makes

insurance inspections, surveys, reports, or recommendations on **our** behalf.

13. **Joint and Individual Interests.** When there are two or more Named Insureds, each acts for all to cancel or change this policy.

14. **Change of Policy Address.** **We** may change the Named Insured's policy address as shown in the **Declarations** and in **our** records to the most recent address provided to **us** by:

- a. **you**; or
- b. the United States Postal Service.

15. **Electronic Delivery.** With **your** consent, **we** may electronically deliver any document or notice, including a notice to renew, nonrenew, or cancel, instead of mailing it or delivering it by other means. Proof of transmission will be sufficient proof of notice.

16. **Our Rights Regarding Claim Information.**

a. **We** will collect, receive, obtain, use, and retain all the items described in item b.(1) below and use and retain the information described in item b.(3)(b) below, in accordance with applicable federal and state laws and regulations and consistent with the performance of **our** business functions.

b. Subject to 16.a. above, **we** will not be restricted in or prohibited from:

- (1) collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
- (2) using any of the items described in item b.(1) above; or
- (3) retaining:
 - (a) any of the items in item b.(1) above; or
 - (b) any other information **we** have in **our** possession as a result of **our** processing, handling, or otherwise resolving claims submitted under this policy.

- c. **We** may disclose any of the items in b.(1) above and any of the information described in item b.(3)(b) above:
- (1) to enable performance of **our** business functions;
 - (2) to meet **our** reporting obligations to insurance regulators;
 - (3) to meet **our** reporting obligations to insurance data consolidators;
 - (4) to meet other obligations required by law; and
 - (5) as otherwise permitted by law.
- d. **Our** rights under 16.a., 16.b., and 16.c. above will not be impaired by any:
- (1) authorization related to any claim submitted under this policy; or
 - (2) act or omission of an **insured** or a legal representative acting on an **insured's** behalf.
17. **Duties Regarding Claim Information.** An **insured** or a legal representative acting on an **insured's** behalf must provide **us** with any requested authorizations related to the claim. **Our** rights as set forth under **Our Rights Regarding Claim Information** of this policy will not be impaired by any:
- a. authorization related to the claim; or
 - b. act or omission of an **insured** or a legal representative acting on an **insured's** behalf.

OPTIONAL POLICY PROVISIONS

Each Optional Policy Provision applies only as shown in the **Declarations** and is subject to all the terms, provisions, exclusions, and conditions of this policy.

Option AI – Additional Insured. The definition of **insured** is extended to include the person or organization shown in the **Declarations** as an Additional Insured or whose name is on file with **us**. Coverage is with respect to:

1. **SECTION I – Coverage A, Coverage B, or Coverage C;** or
2. **SECTION II – Coverage L and Coverage M** but only with respect to the **residence premises**. This coverage does not apply to **bodily injury** to an employee arising out of or in the course of the employee's employment by the person or organization.

This option applies only with respect to the location shown in the **Declarations**.

Option BP – Business Property. The **COVERAGE B – PERSONAL PROPERTY, Special Limits of Liability**, item b., for property used or intended for use in a **business**, including merchandise held as samples or for sale or for delivery after sale, is changed as follows:

The \$1,500 limit is replaced with the amount shown in the **Declarations** for this option.

Option BU – Business Pursuits. **SECTION II – EXCLUSIONS**, item 1.b. is modified as follows:

1. Section II coverage applies to the **business** pursuits of an **insured** who is a:
 - a. clerical office employee, salesperson, collector, messenger; or
 - b. teacher (except college, university, and professional athletic coaches), school principal, or school administrator;
 while acting within the scope of the above listed occupations.
2. However, no coverage is provided:
 - a. for **bodily injury** or **property damage** arising out of a **business** owned or financially controlled by the **insured** or by a partnership of which the **insured** is a partner or member;
 - b. for **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature (other than teaching or school administration). This exclusion includes but is not limited to:
 - (1) computer programming, architectural, engineering, or industrial design services;
 - (2) medical, surgical, dental, or other services or treatment conducive to the health of persons or animals; and
 - (3) beauty or barber services or treatment;

- c. for **bodily injury** to a fellow employee of the **insured** injured in the course of employment; or
 - d. when the **insured** is a member of the faculty or teaching staff of a school or college:
 - (1) for **bodily injury** or **property damage** arising out of the maintenance, use, loading, or unloading of:
 - (a) draft or saddle animals, including vehicles for use with them; or
 - (b) aircraft, **motor vehicles**, recreational **motor vehicles** or watercraft, airboats, air cushions, or personal watercraft which use a water jet pump powered by an internal combustion engine as the primary source of propulsion; owned, operated, or hired by or for the **insured** or employer of the **insured** or used by the **insured** for the purpose of instruction in the use thereof; or
 - (2) under **Coverage M** for **bodily injury** to a student arising out of corporal punishment administered by or at the direction of the **insured**.
 - c. any process of refinishing, renovating, or repairing;
 - d. dampness of atmosphere or extremes of temperatures;
 - e. inherent defect or faulty manufacture;
 - f. rust, fouling, or explosion of firearms;
 - g. breakage, marring, scratching, tearing, or denting unless caused by fire, thieves, or accidents to conveyances; or
 - h. infidelity of an **insured's** employees or persons to whom the insured property may be entrusted or rented;
2. **Our** limit for loss by any Coverage B peril except theft is the limit shown in the **Declarations** for Coverage B, plus the aggregate limit;
 3. **Our** limits for loss by theft are those shown in the **Declarations** for this option. These limits apply in lieu of the Coverage B theft limit; and
 4. **Our** limits for loss by any covered peril except those in items 2. and 3. above are those shown in the **Declarations** for this option.

Option ID – Increased Dwelling Limit. **We** will settle losses to damaged **building structures** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the **Declarations**.

If the amount **you** actually and necessarily spend to repair or replace damaged **building structures** exceeds the applicable limit of liability shown in the **Declarations**, **we** will pay the additional amounts not to exceed:

1. the Option ID limit of liability shown in the **Declarations** to repair or replace the **dwelling**; or
2. 10% of the Option ID limit of liability to repair or replace **building structures** covered under **COVERAGE A – DWELLING, Other Structures**.

Report Increased Values. **You** must notify **us** within 90 days of the start of construction on any new **building structure** costing \$5,000 or more; or any additions to or remodeling of **building structures** that increase their values by \$5,000 or more. **You** must pay any additional premium due for the increased value. **We** will not pay more than the applicable limit of liability shown in the **Declarations** if **you** fail to notify **us** of the increased value within 90 days.

Option FA – Firearms. Firearms are covered for accidental direct physical loss or damage.

The limits for this option are shown in the **Declarations**. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.

The following additional provisions apply:

1. **We** will not pay for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following:
 - a. mechanical breakdown, wear and tear, or gradual deterioration;
 - b. all animals, birds, or insects, including nesting, infestation, gnawing, feeding, breeding, or discharge or release of waste products or secretions by animals, birds, or insects. However, **we** will pay for losses caused by wild bears or deer;

Option IO – Incidental Business. The coverage provided by this option applies only to that incidental **business** occupancy on file with **us**.

1. **COVERAGE A – DWELLING, Other Structures,** item 2.b. is deleted.
2. **COVERAGE B – PERSONAL PROPERTY** is extended to include equipment, supplies, and furnishings usual and incidental to this **business** occupancy. This Optional Policy Provision does not include electronic data processing system equipment or the recording or storage media used with that equipment or merchandise held as samples or for sale or for delivery after sale.

The Option IO limits are shown in the **Declarations**. The first limit applies to property on the **residence premises**. The second limit applies to property while off the **residence premises**. These limits are in addition to the **COVERAGE B – PERSONAL PROPERTY, Special Limits of Liability** on property used or intended for use in a **business**.

3. Under Section II, the **residence premises** is not considered **business** property because an **insured** occupies a part of it as an incidental **business**.
4. **SECTION II – EXCLUSIONS**, item 1.b. is replaced with the following:
 - b. **bodily injury or property damage** arising out of **business** pursuits of any **insured**, except as provided in item c. below. This exclusion does not apply to activities that are ordinarily incident to non-**business** pursuits or to **business** pursuits of an **insured** that are necessary or incidental to the use of the **residence premises** as an incidental **business**;
5. This insurance does not apply to:
 - a. **bodily injury** to an employee of an **insured** arising out of the **residence premises** as an incidental **business** other than to a **residence employee** while engaged in the employee's employment by an **insured**;
 - b. **bodily injury** to a student arising out of corporal punishment administered by or at the direction of the **insured**;

- c. liability arising out of any acts, errors, or omissions of an **insured**, or any other person for whose acts an **insured** is liable, resulting from the preparation or approval of data, plans, designs, opinions, reports, programs, specifications, supervisory inspections, or engineering services in the conduct of an **insured's** incidental **business** involving data processing, computer consulting, or computer programming; or
- d. any claim made or suit brought against any **insured** by:
 - (1) any person in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**; or
 - (2) any person who makes a claim because of **bodily injury** to any person in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**.

Coverage M does not apply to any person indicated in d.(1) and d.(2) above.

This exclusion does not apply to the occasional child care services provided by any **insured**, or to the part-time child care services provided by any **insured** under 19 years of age.

Option JF – Jewelry and Furs. Jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones, gold other than goldware, silver other than silverware, and platinum are covered for accidental direct physical loss or damage.

The limits for this option are shown in the **Declarations**. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss. All provisions and exclusions of **SECTION I – LOSSES**

INSURED, COVERAGE B – PERSONAL PROPERTY, Theft apply to Option JF.

The following additional provisions apply:

1. **We** will not pay for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following:
 - a. mechanical breakdown, wear and tear, or gradual deterioration;
 - b. all animals, birds or insects, including nesting, infestation, gnawing, feeding, breeding, or discharge or release of waste products or secretions by animals, birds, or insects. However, **we** will pay for losses caused by wild bears or deer;
 - c. inherent vice; or
 - d. seizure or destruction under quarantine or customs regulations;
2. **Our** limit for loss by any Coverage B peril except theft is the limit shown in the **Declarations** for Coverage B, plus the aggregate limit;
3. **Our** limits for loss by theft are those shown in the **Declarations** for this option. These limits apply in lieu of the Coverage B theft limit; and
4. **Our** limits for loss by any covered peril except those in items 2. and 3. above are those shown in the **Declarations** for this option.

Option OL – Building Ordinance or Law.

1. **Coverage Provided.** The total limit of insurance provided by this option will not exceed an amount equal to the Option OL percentage shown in the **Declarations** of the Coverage A limit shown in the **Declarations** at the time of the loss, as adjusted by the Inflation Coverage provisions of this policy. This is an additional amount of insurance and applies to **building structures** on the **residence premises**.
2. **Damaged Portions of Building Structure.** When a **building structure** covered under **COVERAGE A – DWELLING** is damaged by a **loss insured**, **we** will pay for the increased cost to repair or rebuild the physically damaged portion of the **building structure** caused by the enforcement of a building, zoning, or land use ordinance or law if the enforcement is directly caused by the same **loss insured** and the

requirement is in effect at the time the **loss insured** occurs.

3. **Undamaged Portions of Damaged Building Structure.** When a **building structure** covered under **COVERAGE A – DWELLING** is damaged by a **loss insured**, **we** will also pay for:
 - a. the cost to demolish and clear the site of the undamaged portions of the **building structure** caused by the enforcement of a building, zoning, or land use ordinance or law if the enforcement is directly caused by the same **loss insured** and the requirement is in effect at the time the **loss insured** occurs; and
 - b. loss to the undamaged portion of the **building structure** caused by enforcement of any ordinance or law if:
 - (1) the enforcement is directly caused by the same **loss insured**;
 - (2) the enforcement requires the demolition of portions of the same **building structure** not damaged by the same **loss insured**;
 - (3) the ordinance or law regulates the construction or repair of the **building structure**, or establishes zoning or land use requirements at the described premises; and
 - (4) the ordinance or law is in force at the time of the occurrence of the same **loss insured**; or
 - c. legally required changes to the undamaged portion of the **building structure** caused by the enforcement of a building, zoning, or land use ordinance or law, if:
 - (1) the enforcement is directly caused by the same **loss insured**;
 - (2) the requirement is in effect at the time the **loss insured** occurs; and
 - (3) the legally required changes are made to the undamaged portions of specific **building structure** features, systems, or components that have been physically damaged by the **loss insured**.

We will not pay for legally required changes to specific **building structure** features, systems, or components that have not been physically damaged by the **loss insured**.

4. **Building Ordinance or Law Coverage Limitations.**

a. *We* will not pay for any increased cost of construction:

- (1) until the **building structure** is actually repaired or replaced at the same or another premises in the same general vicinity;
- (2) unless the repairs or replacement are made as soon as reasonably possible after the loss, not to exceed two years; and
- (3) due to any original or subsequent construction, addition, modification, renovation, remodel, or repair to a **building structure** that did not comply with a building, zoning, or land use ordinance or law in effect when the construction, addition, modification, renovation, remodel, or repair was performed.

b. *We* will not pay more under this coverage than the amount *you* actually spend:

- (1) for the increased cost to repair or rebuild the **building structure** at the same or another premises in the same general vicinity if relocation is required by ordinance or law; and
- (2) to demolish and clear the site of the undamaged portions of the **building structure** caused by enforcement of building, zoning, or land use ordinance or law.

We will not pay for more than a **building structure** of the same height, floor area, and style on the same or similar premises as the **building structure**, subject to the limit provided in paragraph 1. **Coverage Provided** of this option.

Option SG – Silverware and Goldware Theft. The **COVERAGE B – PERSONAL PROPERTY, Special Limits of Liability**, item i., for theft of silverware and goldware is increased to be the amount shown in the **Declarations** for this option.

**HO-2465 FUNGUS (INCLUDING MOLD) LIMITATION OF LIABILITY COVERAGE
ENDORSEMENT (\$50,000)**

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY, CONDOMINIUM UNITOWNERS POLICY, and RENTERS POLICY

Except for the coverage provided by this endorsement, the policy to which this endorsement is attached does not apply to any claim or suit for damages because of **bodily injury** or **property damage** arising out of or resulting from **fungus**.

SECTION II – LIABILITY COVERAGES

COVERAGE L – PERSONAL LIABILITY is amended to include the following:

We will pay up to **our** limit of liability all sums that the **insured** is legally obligated to pay as damages because of **bodily injury** or **property damage** arising out of or resulting from the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any **fungus** at or from any source or location.

However, **we** do not cover any loss, cost, or expense arising out of any:

- (1) request, demand, order, or statutory or regulatory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, remediate, dispose of, or in any way respond to or assess the effects of **fungus**; or
- (2) claim or suit for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of **fungus**.

LIMIT OF LIABILITY

Regardless of the number of **insureds** under this coverage or number of claims made or suits brought, the most **we** will pay under this coverage for all claims for damages in any one **occurrence** is \$50,000. This limit is also the most **we** will pay for the sum of all claims arising from all **occurrences** during each policy period.

All other policy provisions apply.

HO-2584 FUNGUS (INCLUDING MOLD) LIMITED COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY, CONDOMINIUM UNITOWNERS POLICY, and RENTERS POLICY

SECTION I – LOSSES NOT INSURED 2.g., **Fungus (SECTION I – LOSSES NOT INSURED** 1.g. if **you** have a RENTERS POLICY), does not apply to the extent coverage is provided by this endorsement.

SECTION I – ADDITIONAL COVERAGES

The following is added:

Remediation of Fungus.

a. If **fungus** is the result of a **loss insured** other than fire or lightning, **we** will pay for:

- (1) any loss of use or delay in rebuilding, repairing, or replacing covered property, including any associated cost or expense, due to interference at the **residence premises** or location of the rebuilding, repair, or replacement of that property, by **fungus**;
- (2) any remediation of **fungus**, including the cost or expense to:
 - (a) remove the **fungus** from covered property or to repair, restore, or replace that property;
 - (b) tear out and replace any part of the **building structure** or other property as needed to gain access to the **fungus**; or
 - (c) contain, treat, detoxify, neutralize, or dispose of or in any way respond to or assess the effects of the **fungus**; or
- (3) the cost of any testing or monitoring of air or property to confirm the type, absence, presence, or level of **fungus**, whether performed prior to, during, or after removal, repair, restoration, or replacement of covered property.

b. **We** do not cover **fungus** that is the result of:

- (1) seepage or leakage of water, steam, or sewage that occurs or develops over a period of time:
 - (a) and is:
 - i. continuous;
 - ii. repeating;
 - iii. gradual;
 - iv. intermittent;
 - v. slow; or

vi. trickling; and

(b) from a:

- i. heating, air conditioning, or automatic fire protective sprinkler system;
- ii. household appliance; or
- iii. plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors.

We also will not pay for losses arising from condensation or the presence of humidity, moisture, or vapor that occurs or develops over a period of time.

Item b. does not apply if the seepage or leakage of water, steam, or sewage is hidden from view within the walls, ceilings, or floors, and unknown by the **insured**.

- (2) defect, weakness, inadequacy, fault, or unsoundness in:
 - (a) planning, zoning, development, surveying, or siting;
 - (b) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, or compaction;
 - (c) materials used in repair, construction, renovation, remodeling, grading, or compaction; or
 - (d) maintenance;

of any property (including land, structures, or improvements of any kind) whether on or off the **residence premises**.

c. This coverage applies only if:

- (1) **we** receive immediate notice of the occurrence of the **loss insured** that is alleged to have resulted in **fungus**, and remediation begins as soon as possible; and
- (2) all reasonable means were used to save and preserve the property from further damage at the time of and after the occurrence of the **loss insured**.

d. The most **we** will pay for this coverage, in any one policy period, is the limit of insurance shown on the **Declarations** for this endorsement. This limit applies only to **fungus** resulting from a **loss insured** other than fire or lightning regardless of:

- (1) the number of **losses insured** that combine or contribute to the presence of resulting **fungus**; or

- (2) the number of claims made during the policy period.

This limit includes any payments for **SECTION I – ADDITIONAL COVERAGES** and **COVERAGE C – LOSS OF USE**. Any payments made for this coverage are part of and not in addition to the limit of insurance that applies to covered property.

All other policy provisions apply.

HO-2584

EXHIBIT B

RICE, BRIAN

11-18H4-92C



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel F = Factored in, D = Do Not Apply

Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit) [3]		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable &		
Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50
Less Non - recoverable Depreciation (Including Taxes) [7]	
Subtotal	312.50
General Contractor O&P on Depreciation	166.50
Less General Contractor O&P on Non - recoverable Depreciation	
Subtotal	
Total Maximum Additional Amounts Available If Incurred [8]	
Total Amount of Claim If Incurred [9]	

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

1. **Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
2. **General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
3. **Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
4. **Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
5. **Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
7. **Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
8. **Total Maximum Additional Amount If Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
9. **Total Amount of Claim If Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if Incurred*.

State Farm

RICE, BRIAN

11-18H4-92C

Insured:	RICE, BRIAN	Estimate:	11-18H4-92C
Property:	127 LOWERY AVE	Claim Number:	1118H492C
	THOMASVILLE, GA 31792-7020	Policy Number:	81E8H9264
Home:	850-562-4054	Price List:	GAVA28_APR21
Cellular:	229-201-4669		Restoration/Service/Remodel
Type of Loss:	Fire		
Deductible:	\$0.00		
Date of Loss:	4/6/2021		
Date Inspected:	4/7/2021		

Summary for Coverage A - Dwelling - 33 Fire, Lightning, & Removal

Line Item Total	47,350.61
Material Sales Tax	1,171.91
Subtotal	48,522.52
General Contractor Overhead	4,852.52
General Contractor Profit	4,852.52
Replacement Cost Value (Including General Contractor Overhead and Profit)	58,227.56
Less Depreciation (Including Taxes)	(15,314.03)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(3,063.04)
Less Deductible	(0.00)
Net Actual Cash Value Payment	\$39,850.49

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	15,314.03
General Contractor O&P on Depreciation	3,063.04
Replacement Cost Benefits	18,377.07
Total Maximum Additional Amount Available If Incurred	18,377.07
Total Amount of Claim If Incurred	\$58,227.56

Wortham, Terry

844-458-6169 x 3099946075

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

The estimate is priced based on estimated market pricing at the time of the loss. Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, contact your claim representative. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy limits.

State Farm

RICE, BRIAN

11-18H4-92C

Insured:	RICE, BRIAN	Estimate:	11-18H4-92C
Property:	127 LOWERY AVE	Claim Number:	1118H492C
	THOMASVILLE, GA 31792-7020	Policy Number:	81E8H9264
Home:	850-562-4054	Price List:	GAVA28_APR21
Cellular:	229-201-4669		Restoration/Service/Remodel
Type of Loss:	Fire		
Deductible:	\$0.00		
Date of Loss:	4/6/2021		
Date Inspected:	4/7/2021		

**Summary for Coverage A - Dwelling - 33 Fire, Lightning, & Removal
- Trees, Shrubs and Other Plants**

Line Item Total	347.50
Material Sales Tax	11.55
Replacement Cost Value	359.05
Less Deductible	(0.00)
Net Payment	<u>\$359.05</u>

Wortham, Terry

844-458-6169 x 3099946075

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
LIMITS OF YOUR POLICY.**

The estimate is priced based on estimated market pricing at the time of the loss. Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, contact your claim representative. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy limits.

State Farm

RICE, BRIAN

11-18H4-92C

Insured: RICE, BRIAN
 Property: 127 LOWERY AVE
 THOMASVILLE, GA 31792-7020
 Home: 850-562-4054
 Cellular: 229-201-4669
 Type of Loss: Fire
 Deductible: \$2,151.00
 Date of Loss: 4/6/2021
 Date Inspected: 4/7/2021

Estimate: 11-18H4-92C
 Claim Number: 1118H492C
 Policy Number: 81E8H9264
 Price List: GAVA28_APR21
 Restoration/Service/Remodel

**Summary for Coverage A - Dwelling Extension - 33 Fire,
Lightning, & Removal**

Line Item Total	21,408.72
Material Sales Tax	671.27
Subtotal	22,079.99
General Contractor Overhead	2,208.09
General Contractor Profit	2,208.09
Replacement Cost Value (Including General Contractor Overhead and Profit)	26,496.17
Less Depreciation (Including Taxes)	(7,570.87)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(1,514.40)
Less Deductible	(2,151.00)
Net Actual Cash Value Payment	<u>\$15,259.90</u>

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	7,570.87
General Contractor O&P on Depreciation	1,514.40
Replacement Cost Benefits	9,085.27
Less Amount Over Limit(s)	<u>(533.17)</u>
Total Maximum Additional Amount Available If Incurred	8,552.10
Total Amount of Claim If Incurred	<u>\$23,812.00</u>

 Wortham, Terry
 844-458-6169 x 3099946075

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
LIMITS OF YOUR POLICY.**

The estimate is priced based on estimated market pricing at the time of the loss. Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, contact your claim representative. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy limits.



Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Dwelling - 33 Fire, Lightning, & Removal

To: Name: RICE, BRIAN
Address: 127 LOWERY AVE
City: THOMASVILLE
State/Zip: GA, 31792-7020

Insured: RICE, BRIAN
Date of Loss: 4/6/2021

Claim Number: 1118H492C
Cause of Loss: FIRE

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$58,227.56 . The enclosed claim payment to you of \$39,850.49 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 18,377.07 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.



Explanation of Building Replacement Cost Benefits

Homeowner Policy

Coverage A - Dwelling Extension - 33 Fire, Lightning, & Removal

To: Name: RICE, BRIAN
Address: 127 LOWERY AVE
City: THOMASVILLE
State/Zip: GA, 31792-7020

Insured: RICE, BRIAN
Date of Loss: 4/6/2021

Claim Number: 1118H492C
Cause of Loss: FIRE

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$26,496.17 . The enclosed claim payment to you of \$15,259.90 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 8,552.10 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

State Farm

RICE, BRIAN

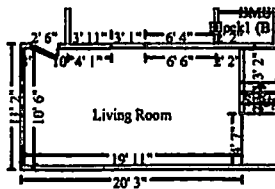
11-18H4-92C

SKETCH1

Main Level

Main Level

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
General							
1. Temporary toilet (per month)							
2.00 MO	106.15	0.00	42.46	254.76			254.76
2. Temporary power usage (per month)							
2.00 MO	144.30	20.20	61.76	370.56			370.56
3. R&R Temporary power - hookup							
2.00 EA	335.89	0.00	134.36	806.14			806.14
4. Dumpster load - Approx. 20 yards, 4 tons of debris							
2.00 EA	550.00	0.00	220.00	1,320.00			1,320.00
Total: Main Level		20.20	458.58	2,751.46		0.00	2,751.46



Living Room

Height: 8' 5"

416.46 SF Walls	208.14 SF Ceiling
624.60 SF Walls & Ceiling	208.14 SF Floor
56.08 LF Ceil. Perimeter	53.00 LF Floor Perimeter

Missing Wall

4' 7" X 8' 5"

Opens into FAMILY_ROOM

Missing Wall - Goes to Floor

3' 1" X 6' 8"

Opens into KITCHEN

Door

2' 6" X 6' 9"

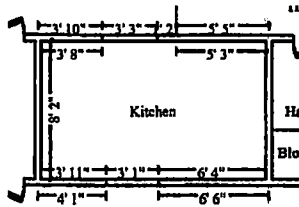
Opens into Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<i>Unrelated prior damage to ceiling adjacent to fireplace.</i>							
5. Seal/prime then paint the walls and ceiling (2 coats)							
624.60 SF	0.77	7.43	97.66	586.03	20/15 yrs Avg.	(468.81) 80.00%	117.22
6. Paint crown molding - two coats							
56.08 LF	1.16	0.51	13.12	78.68	20/15 yrs Avg.	(62.95) 80.00%	15.73
7. R&R Batt insulation - 10" - R30 - unfaced batt							
208.14 SF	1.66	13.70	71.86	431.07	30/150 yrs Avg.	(68.73) 20.00%	362.34
8. R&R Batt insulation - Add-on for confined spaces							
208.14 SF	0.58	0.00	24.14	144.86			144.86
Totals: Living Room		21.64	206.78	1,240.64		600.49	640.15

State Farm

RICE, BRIAN

11-18H4-92C



Kitchen

Height: 8'

300.44 SF Walls	108.21 SF Ceiling
408.65 SF Walls & Ceiling	108.21 SF Floor
42.83 LF Ceil. Perimeter	36.50 LF Floor Perimeter

Missing Wall - Goes to Floor

3' 3" X 6' 8"

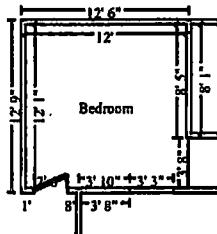
Opens into BEDROOM

Missing Wall - Goes to Floor

3' 1" X 6' 8"

Opens into LIVING_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
9. Seal & paint acoustic ceiling (popcorn) texture							
108.21 SF	0.99	2.20	21.86	131.19	20/15 yrs Avg.	(104.94) 80.00%	26.25
10. R&R Batt insulation - 10" - R30 - unfaced batt							
108.21 SF	1.66	7.12	37.36	224.11	30/150 yrs Avg.	(35.73) 20.00%	188.38
11. R&R Batt insulation - Add-on for confined spaces							
108.21 SF	0.58	0.00	12.56	75.32			75.32
Totals: Kitchen		9.32	71.78	430.62		140.67	289.95



Bedroom

Height: 8'

335.67 SF Walls	145.61 SF Ceiling
481.28 SF Walls & Ceiling	145.61 SF Floor
44.67 LF Ceil. Perimeter	41.42 LF Floor Perimeter

Door

2' 6" X 6' 9"

Opens into Exterior

Missing Wall - Goes to Floor

3' 3" X 6' 8"

Opens into KITCHEN

Missing Wall

3' 8" X 8'

Opens into HALLWAY

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
12. Seal & paint acoustic ceiling (popcorn) texture							
145.61 SF	0.99	2.96	29.44	176.55	20/15 yrs Avg.	(141.25) 80.00%	35.30
13. R&R Batt insulation - 10" - R30 - unfaced batt							
145.61 SF	1.66	9.58	50.28	301.57	30/150 yrs Avg.	(48.09) 20.00%	253.48
14. R&R Batt insulation - Add-on for confined spaces							
145.61 SF	0.58	0.00	16.90	101.35			101.35

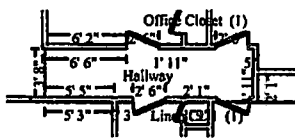
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CONTINUED - Bedroom

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Totals: Bedroom		12.54	96.62	579.47		189.34	390.13



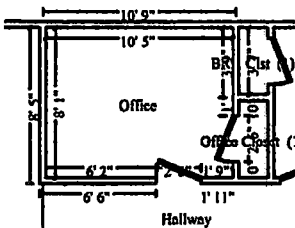
Hallway

Height: 8'

288.00 SF Walls	58.97 SF Ceiling
346.97 SF Walls & Ceiling	58.97 SF Floor
36.00 LF Ceil. Perimeter	36.00 LF Floor Perimeter

Door	2' 6" X 6' 9"	Opens into HALL_BATH.
Door	2' 6" X 6' 9"	Opens into MASTER_BEDRO
Door	2' 6" X 6' 9"	Opens into BEDROOM_1
Door	2' 6" X 6' 9"	Opens into OFFICE
Missing Wall	3' 8" X 8'	Opens into BEDROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
15. Seal & paint acoustic ceiling (popcorn) texture							
58.97 SF	0.99	1.20	11.92	71.50	20/15 yrs Avg.	(57.20) 80.00%	14.30
16. R&R Batt insulation - 10" - R30 - unfaced batt							
58.97 SF	1.66	3.88	20.36	122.13	30/150 yrs Avg.	(19.47) 20.00%	102.66
17. R&R Batt insulation - Add-on for confined spaces							
58.97 SF	0.58	0.00	6.84	41.04			41.04
Totals: Hallway		5.08	39.12	234.67		76.67	158.00



Office

Height: 8'

296.00 SF Walls	84.20 SF Ceiling
380.20 SF Walls & Ceiling	84.20 SF Floor
37.00 LF Ceil. Perimeter	37.00 LF Floor Perimeter

Door	2' 6" X 6' 9"	Opens into HALLWAY
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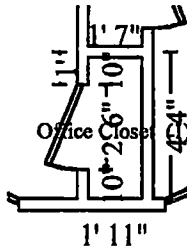
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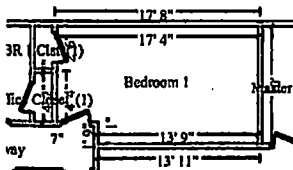
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**Subroom: Office Closet (1)****Height: 8'**

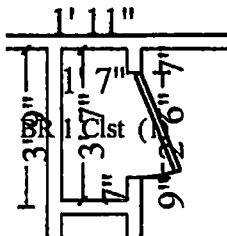
92.00 SF Walls	6.60 SF Ceiling
98.60 SF Walls & Ceiling	6.60 SF Floor
11.50 LF Ceil. Perimeter	11.50 LF Floor Perimeter

Door**2' 6" X 6' 9"****Opens into OFFICE**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
18. Seal & paint acoustic ceiling (popcorn) texture							
90.80 SF	0.99	1.84	18.34	110.07	20/15 yrs Avg.	(88.06) 80.00%	22.01
19. R&R Batt insulation - 10" - R30 - unfaced batt							
90.80 SF	1.66	5.97	31.36	188.06	30/150 yrs Avg.	(29.98) 20.00%	158.08
20. R&R Batt insulation - Add-on for confined spaces							
90.80 SF	0.58	0.00	10.52	63.18			63.18
Totals: Office		7.81	60.22	361.31		118.04	243.27

**Bedroom 1****Height: 8'**

437.33 SF Walls	166.47 SF Ceiling
603.80 SF Walls & Ceiling	166.47 SF Floor
54.67 LF Ceil. Perimeter	54.67 LF Floor Perimeter

Door**2' 6" X 6' 9"****Opens into HALLWAY****Subroom: BR 1 Clst (1)****Height: 8'**

82.67 SF Walls	5.67 SF Ceiling
88.34 SF Walls & Ceiling	5.67 SF Floor
10.33 LF Ceil. Perimeter	10.33 LF Floor Perimeter

Door**2' 6" X 6' 9"****Opens into BEDROOM_1**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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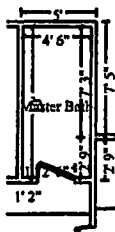
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CONTINUED - Bedroom 1

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
21. R&R Crown molding - 3 1/4"							
54.67 LF	4.45	5.59	49.78	298.65	30/150 yrs Avg.	(51.08) 20.00%	247.57
22. Paint crown molding - two coats							
54.67 LF	1.16	0.50	12.78	76.70	20/15 yrs Avg.	(61.36) 80.00%	15.34
23. Detach & Reset Light fixture - Standard grade							
1.00 EA	46.59	0.00	9.32	55.91			55.91
24. Detach & Reset Ceiling fan & light							
1.00 EA	165.95	0.00	33.20	199.15			199.15
25. Blown-in insulation - 10" depth - R26							
172.14 SF	0.84	6.87	30.30	181.77	30/150 yrs Avg.	(36.35) 20.00%	145.42
26. R&R 5/8" drywall - hung, taped, ready for texture							
172.14 SF	2.71	6.75	94.66	567.91	30/150 yrs Avg.	(96.23) 20.00%	471.68
27. Texture drywall - heavy hand texture							
172.14 SF	1.07	2.17	37.28	223.64	30/150 yrs Avg.	(44.73) 20.00%	178.91
28. Seal/prime then paint the ceiling (2 coats)							
172.14 SF	0.77	2.05	26.94	161.54	20/15 yrs Avg.	(129.24) 80.00%	32.30
Totals: Bedroom 1		23.93	294.26	1,765.27		418.99	1,346.28



Master Bath

Height: 8'

232.00 SF Walls	45.00 SF Ceiling
277.00 SF Walls & Ceiling	45.00 SF Floor
29.00 LF Ceil. Perimeter	29.00 LF Floor Perimeter

Door

2' 6" X 6' 9"

Opens into MASTER_BEDRO

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
29. Seal & paint acoustic ceiling (popcorn) texture							
45.00 SF	0.99	0.91	9.10	54.56	20/15 yrs Avg.	(43.65) 80.00%	10.91

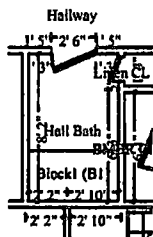
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CONTINUED - Master Bath

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
30. R&R Crown molding - 5 3/8" to 6"							
18.67 LF	6.44	4.10	24.86	149.19	30/150 yrs Avg.	(26.88) 20.00%	122.31
31. Paint crown molding, oversized - two coats							
18.67 LF	1.23	0.20	4.64	27.80	20/15 yrs Avg.	(22.25) 80.00%	5.55
32. R&R 5/8" drywall - hung, taped, ready for texture							
33.23 SF	2.71	1.30	18.28	109.64	30/150 yrs Avg.	(18.58) 20.00%	91.06
33. Texture drywall - heavy hand texture							
33.23 SF	1.07	0.42	7.20	43.18	30/150 yrs Avg.	(8.63) 20.00%	34.55
34. Seal/prime then paint the surface area (2 coats)							
33.23 SF	0.77	0.40	5.20	31.19			31.19
35. Paint the surface area - one coat							
74.67 SF	0.51	0.57	7.74	46.39	20/15 yrs Avg.	(37.12) 80.00%	9.27
36. R&R Blown-in insulation - 10" depth - R26							
45.00 SF	1.69	1.80	15.58	93.43	30/150 yrs Avg.	(9.50) 20.00%	83.93
37. R&R Waterproof paneling w/trim							
7.56 SF	2.80	0.36	4.32	25.85	30/150 yrs Avg.	(4.63) 20.00%	21.22
<i>For ceiling above shower.</i>							
Totals: Master Bath		10.06	96.92	581.23		171.24	409.99



Door

Hall Bath

Height: 8'

144.00 SF Walls
 184.83 SF Walls & Ceiling
 26.33 LF Ceil. Perimeter

40.83 SF Ceiling
 26.67 SF Floor
 26.33 LF Floor Perimeter

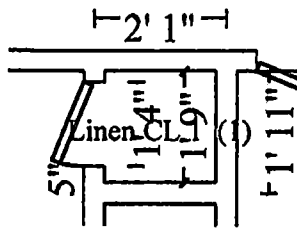
2' 6" X 6' 9"

Opens into HALLWAY

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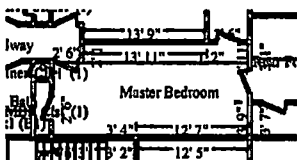
**Subroom: Linen CL 1 (1)****Height: 8'**

56.00 SF Walls
59.06 SF Walls & Ceiling
7.00 LF Ceil. Perimeter

3.06 SF Ceiling
3.06 SF Floor
7.00 LF Floor Perimeter

Door**1' 4" X 6' 9"****Opens into HALL_BATH**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
38. Seal & paint acoustic ceiling (popcorn) texture							
43.90 SF	0.99	0.89	8.88	53.23	20/15 yrs Avg.	(42.58) 80.00%	10.65
39. R&R Batt insulation - 10" - R30 - unfaced batt							
43.90 SF	1.66	2.89	15.16	90.93	30/150 yrs Avg.	(14.50) 20.00%	76.43
40. R&R Batt insulation - Add-on for confined spaces							
43.90 SF	0.58	0.00	5.10	30.56			30.56
41. Seal & paint cabinetry - upper - inside and out							
4.50 LF	26.61	1.46	24.26	145.47	20/15 yrs Avg.	(116.37) 80.00%	29.10
42. Seal & paint wood shelving, 12"- 24" width							
7.17 LF	3.49	0.22	5.04	30.28	20/15 yrs Avg.	(24.24) 80.00%	6.04
43. Detach & Reset Cabinet knob or pull							
3.00 EA	2.22	0.00	1.34	8.00			8.00
Totals: Hall Bath		5.46	59.78	358.47		197.69	160.78

**Master Bedroom****Height: Peaked**

549.03 SF Walls
795.69 SF Walls & Ceiling
67.41 LF Ceil. Perimeter

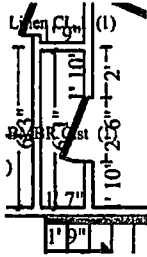
246.66 SF Ceiling
218.38 SF Floor
64.50 LF Floor Perimeter

Door**2' 6" X 6' 9"****Opens into REAR_FOYER****Door****2' 6" X 6' 9"****Opens into MASTER_BATH****Door****2' 6" X 6' 9"****Opens into HALLWAY**

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**Subroom: BMBR Clst (1)****Height: 8'**

125.33 SF Walls	10.65 SF Ceiling
135.98 SF Walls & Ceiling	10.65 SF Floor
15.67 LF Ceil. Perimeter	15.67 LF Floor Perimeter

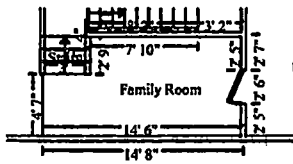
Door**2' 6" X 6' 9"****Opens into MASTER_BEDRO**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
44. R&R Blown-in insulation - 10" depth - R26							
257.31 SF	1.69	10.27	89.02	534.14	30/150 yrs Avg.	(54.34) 20.00%	479.80
45. R&R 5/8" drywall - hung, taped, ready for texture							
246.66 SF	2.71	9.67	135.64	813.76	30/150 yrs Avg.	(137.88) 20.00%	675.88
46. Texture drywall - heavy hand texture							
246.66 SF	1.07	3.11	53.40	320.44	30/150 yrs Avg.	(64.09) 20.00%	256.35
47. Seal/prime then paint the ceiling (2 coats)							
257.31 SF	0.77	3.06	40.24	241.43	20/15 yrs Avg.	(193.15) 80.00%	48.28
48. R&R Trim board - 1" x 4" - installed (pine)							
57.33 LF	3.84	6.94	45.42	272.51	30/150 yrs Avg.	(49.13) 20.00%	223.38
49. Seal & paint trim - two coats							
57.33 LF	1.11	0.44	12.80	76.88	20/15 yrs Avg.	(61.50) 80.00%	15.38
50. Detach & Reset Ceiling fan & light							
1.00 EA	165.95	0.00	33.20	199.15			199.15
51. Detach & Reset Chandelier							
1.00 EA	121.14	0.00	24.22	145.36			145.36
Totals: Master Bedroom		33.49	433.94	2,603.67		560.09	2,043.58

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Family Room

Height: 8'

265.42 SF Walls	96.71 SF Ceiling
362.13 SF Walls & Ceiling	96.71 SF Floor
35.58 LF Ceil. Perimeter	35.58 LF Floor Perimeter

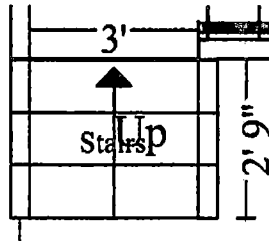
Missing Wall	4' 7" X 8'	Opens into LIVING_ROOM
Missing Wall	3' X 8'	Opens into STAIRS
Door	2' 6" X 6' 9"	Opens into UTILITY_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
52. R&R Exterior door - metal - insulated / wood - High grade							
1.00 EA	481.35	26.79	101.62	609.76	30/100 yrs Avg.	(175.33) 30.00%	434.43
53. Deadbolt							
1.00 EA	44.66	1.89	9.32	55.87	30/20 yrs Avg.	(44.70) 80.00%	11.17
<i>No lockset installed on door.</i>							
54. Stain & finish door slab only (per side)							
1.00 EA	45.70	0.57	9.26	55.53	30/15 yrs Avg.	(44.42) 80.00%	11.11
55. Stain & finish casing							
16.00 LF	1.23	0.21	3.98	23.87	30/15 yrs Avg.	(19.09) 80.00%	4.78
56. Seal/prime then paint the walls and ceiling (2 coats)							
362.13 SF	0.77	4.31	56.62	339.77	20/15 yrs Avg.	(271.82) 80.00%	67.95
57. R&R Ceiling fan & light							
1.00 EA	326.38	8.93	67.06	402.37	20/20 yrs Avg.	(304.04) 80.00%	98.33
58. Paint crown molding - two coats							
35.58 LF	1.16	0.32	8.32	49.91	20/15 yrs Avg.	(39.94) 80.00%	9.97
59. R&R 5/8" drywall - hung, taped, ready for texture							
96.71 SF	2.71	3.79	53.18	319.06	30/150 yrs Avg.	(54.07) 20.00%	264.99
60. Texture drywall - heavy hand texture							
96.71 SF	1.07	1.22	20.94	125.64	30/150 yrs Avg.	(25.12) 20.00%	100.52
61. R&R Batt insulation - 10" - R30 - unfaced batt							
96.71 SF	1.66	6.36	33.40	200.30	30/150 yrs Avg.	(31.93) 20.00%	168.37
Totals: Family Room		54.39	363.70	2,182.08		1,010.46	1,171.62

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Missing Wall

Stairs

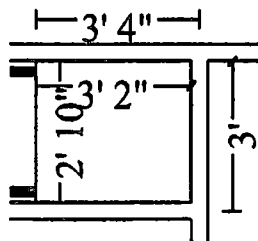
Height: 17' 11"

8.25 SF Walls & Ceiling

8.25 SF Ceiling
20.94 SF Floor

3' X 17' 11 1/16"

Opens into FAMILY_ROOM



Missing Wall

Subroom: Stairs3 (1)

Height: 8'

73.33 SF Walls

8.97 SF Ceiling

82.31 SF Walls & Ceiling

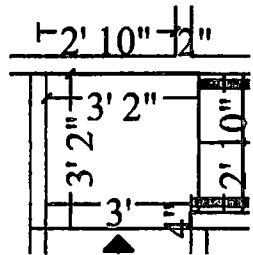
8.97 SF Floor

9.17 LF Ceil. Perimeter

9.17 LF Floor Perimeter

2' 10" X 8'

Opens into STAIRS2



Missing Wall

Subroom: Stairs1 (2)

Height: 15' 1"

52.80 SF Walls

9.97 SF Ceiling

62.78 SF Walls & Ceiling

11.03 SF Floor

3.50 LF Ceil. Perimeter

3.50 LF Floor Perimeter

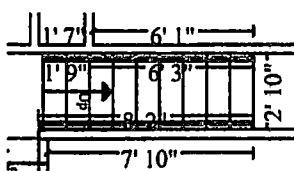
3' X 15' 1 1/16"

Opens into STAIRS

Missing Wall

2' 10" X 15' 1 1/16"

Opens into STAIRS2



Missing Wall

Subroom: Stairs2 (3)

Height: 15' 1"

187.21 SF Walls

22.67 SF Ceiling

209.87 SF Walls & Ceiling

43.81 SF Floor

16.17 LF Ceil. Perimeter

20.68 LF Floor Perimeter

2' 10" X 15' 1 1/16"

Opens into STAIRS1

Missing Wall

2' 10" X 15' 1 1/16"

Opens into STAIRS3

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
62. Seal & paint acoustic ceiling (popcorn) texture							
49.86 SF	0.99	1.01	10.08	60.45	20/15 yrs Avg.	(48.36) 80.00%	12.09
63. R&R Light fixture							
1.00 EA	74.32	2.31	15.32	91.95	20/20 yrs Avg.	(65.68) 80.00%	26.27

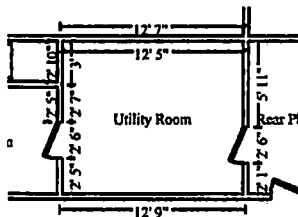
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CONTINUED - Stairs

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Totals: Stairs		3.32	25.40	152.40		114.04	38.36



Utility Room

Height: 7' 5"

339.93 SF Walls	130.38 SF Ceiling
470.31 SF Walls & Ceiling	130.38 SF Floor
45.83 LF Ceil. Perimeter	45.83 LF Floor Perimeter

Door	2' 6" X 6' 9"	Opens into REAR_PORCH
Door	2' 6" X 6' 9"	Opens into FAMILY_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Ceiling							
64. R&R Joist - floor or ceiling - 2x6 - w/blocking - 16" oc							
130.38 SF	3.48	14.33	93.62	561.67	30/150 yrs Avg.	(91.68) 20.00%	469.99
65. R&R AC plywood - 1/4"							
130.38 SF	2.90	12.96	78.22	469.29	30/150 yrs Avg.	(82.58) 20.00%	386.71
66. Seal/prime then paint the ceiling (2 coats)							
130.38 SF	0.77	1.55	20.40	122.34	30/15 yrs Avg.	(97.87) 80.00%	24.47
67. R&R Ceiling fan & light							
1.00 EA	326.38	8.93	67.06	402.37	30/20 yrs Avg.	(304.04) 80.00%	98.33
68. Light bulb - Incand. standard bulb - 1000 hr - mat. only							
4.00 EA	0.79	0.22	0.68	4.06	4/1 yrs Avg.	(3.25) 80.00%	0.81
69. R&R 1" x 3" lumber (.25 BF per LF)							
45.83 LF	3.06	1.16	28.30	169.70	30/150 yrs Avg.	(23.60) 20.00%	146.10
70. Seal & paint trim - two coats							
45.83 LF	1.11	0.35	10.26	61.48	30/15 yrs Avg.	(49.18) 80.00%	12.30
Walls							
71. R&R Stud wall - 2" x 4" x 8' load bearing - 16" oc							
35.34 LF	28.34	36.64	207.62	1,245.79	30/150 yrs Avg.	(234.65) 20.00%	1,011.14

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CONTINUED - Utility Room

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
72. R&R Wallpaper							
83.81 SF	2.80	5.93	48.12	288.72	30/7 yrs Avg.	(172.23) 80.00%	116.49
73. R&R 1/2" drywall - hung, taped, floated, ready for paint							
83.81 SF	2.93	2.99	49.72	298.27	30/150 yrs Avg.	(51.21) 20.00%	247.06
74. Seal the surface area w/latex based stain blocker - one coat							
83.81 SF	0.48	0.41	8.12	48.76	30/15 yrs Avg.	(39.01) 80.00%	9.75
75. Masonry acid wash							
171.90 SF	0.52	0.36	17.96	107.71			107.71
76. Seal/prime then paint the surface area twice (3 coats)							
171.90 SF	1.03	3.13	36.04	216.23	30/15 yrs Avg.	(172.99) 80.00%	43.24
77. R&R Bookcase - built in - 10" - (SF of face area)							
47.25 SF	14.07	23.88	137.74	826.43	30/150 yrs Avg.	(157.35) 20.00%	669.08
78. Stain & finish bookcase							
47.25 SF	2.39	1.69	22.92	137.54	30/15 yrs Avg.	(110.03) 80.00%	27.51
79. R&R Wood window - single hung, 4-8 sf							
3.00 EA	445.27	68.75	280.92	1,685.48	30/30 yrs Avg.	(1,252.19) 80.00%	433.29
80. R&R Wood window - single hung, 9-12 sf							
2.00 EA	530.68	57.79	223.84	1,342.99	30/30 yrs Avg.	(1,010.26) 80.00%	332.73
81. Stain & finish wood window (per side)							
5.00 EA	60.27	3.56	61.00	365.91	30/15 yrs Avg.	(292.73) 80.00%	73.18
82. Additional charge for bay and bow windows							
6.00 LF	48.10	16.80	61.08	366.48			366.48
83. R&R Aluminum window, single hung 9-12 sf							
1.00 EA	186.85	7.58	38.90	233.33	30/18 yrs Avg.	(165.28) 80.00%	68.05
84. Additional charge for a retrofit window, 3-11 sf							
1.00 EA	71.14	0.72	14.36	86.22			86.22
85. R&R Window trim set (casing & stop)							
44.84 LF	5.03	6.12	46.34	278.01	30/150 yrs Avg.	(50.12) 20.00%	227.89
86. R&R Baseboard - 2 1/4"							
12.42 LF	3.01	0.80	7.64	45.83	30/150 yrs Avg.	(7.91) 20.00%	37.92

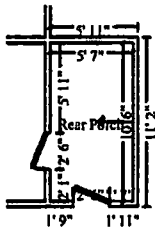
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CONTINUED - Utility Room

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
87. Paint baseboard - two coats							
12.42 LF	1.12	0.10	2.80	16.81	30/15 yrs Avg.	(13.45) 80.00%	3.36
88. R&R Door opening (jamb & casing) - up to 32"wide - stain grade							
1.00 EA	161.87	8.38	34.06	204.31	30/150 yrs Avg.	(39.37) 20.00%	164.94
89. Stain & finish casing							
32.00 LF	1.23	0.43	7.96	47.75	30/15 yrs Avg.	(38.19) 80.00%	9.56
90. Stain & finish door slab only (per side)							
1.00 EA	45.70	0.57	9.26	55.53	30/15 yrs Avg.	(44.42) 80.00%	11.11
91. Rewire - average residence - copper wiring							
130.38 SF	3.25	3.92	85.52	513.18	30/100 yrs Avg.	(153.96) 30.00%	359.22
92. R&R 4" x 4" square wood post (1.33 BF per LF)							
14.00 LF	6.51	2.02	18.62	111.78	30/150 yrs Avg.	(17.20) 20.00%	94.58
93. Paint column - two coats							
14.00 LF	4.45	0.47	12.56	75.33	30/15 yrs Avg.	(60.26) 80.00%	15.07
94. Content Manipulation charge - per hour							
4.00 HR	32.79	0.00	26.24	157.40			157.40
Totals: Utility Room		292.54	1,757.88	10,546.70		4,735.01	5,811.69



Rear Porch

Height: Sloped

215.78 SF Walls	60.48 SF Ceiling
276.27 SF Walls & Ceiling	58.63 SF Floor
32.52 LF Ceil. Perimeter	32.17 LF Floor Perimeter

Door	2' 6" X 6' 9"	Opens into UTILITY_ROOM
Door	2' 6" X 6' 9"	Opens into Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<u>Ceiling</u>							

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CONTINUED - Rear Porch

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
95. R&R Ceiling fan & light							
1.00 EA	326.38	8.93	67.06	402.37	30/20 yrs Avg.	(304.04) 80.00%	98.33
Walls							
96. R&R Stud wall - 2" x 4" load bearing - 16" oc							
151.62 SF	3.43	18.36	107.70	646.12	30/150 yrs Avg.	(121.21) 20.00%	524.91
97. R&R Vinyl window, single hung, 9-12 sf							
1.00 EA	262.43	12.87	55.08	330.38	30/30 yrs Avg.	(242.92) 80.00%	87.46
98. R&R Exterior door - metal - insulated - flush or panel style							
1.00 EA	331.81	16.32	69.62	417.75	30/100 yrs Avg.	(117.72) 30.00%	300.03
99. Paint door or window opening - 2 coats (per side)							
4.00 EA	24.33	1.15	19.70	118.17	30/15 yrs Avg.	(94.54) 80.00%	23.63
100. Paint door slab only - 2 coats (per side)							
1.00 EA	29.33	0.48	5.96	35.77	30/15 yrs Avg.	(28.60) 80.00%	7.17
101. R&R Paneling							
67.67 SF	2.58	3.17	35.56	213.32	30/150 yrs Avg.	(37.79) 20.00%	175.53
102. Seal & paint paneling							
67.67 SF	0.92	0.81	12.62	75.69	30/15 yrs Avg.	(60.56) 80.00%	15.13
103. Rewire - average residence - copper wiring							
58.63 SF	3.25	1.76	38.48	230.79	30/100 yrs Avg.	(69.24) 30.00%	161.55
104. R&R Aluminum window, picture/fixed 12-23 sf							
2.00 EA	239.18	21.29	99.94	599.59	30/18 yrs Avg.	(436.89) 80.00%	162.70
105. R&R Window trim set (casing & stop)							
37.68 LF	5.03	5.14	38.92	233.59	30/150 yrs Avg.	(42.11) 20.00%	191.48
Floor							
106. R&R Joist - floor or ceiling - 2x8 - w/blocking							
74.00 LF	4.86	11.24	74.16	445.04	30/150 yrs Avg.	(72.49) 20.00%	372.55
107. R&R Joist - floor or ceiling - 2x10 - w/blocking							
23.17 LF	5.84	4.52	27.96	167.79	30/150 yrs Avg.	(27.72) 20.00%	140.07
108. R&R Bottom plate - 2" x 4"							
23.67 LF	7.41	1.84	35.44	212.67	30/150 yrs Avg.	(17.82) 20.00%	194.85

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Attic

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
117. R&R Ductwork system - hot or cold air - 1200 to 1599 SF home							
1.00 EA	4,479.94	115.51	919.08	5,514.53	30/30 yrs Avg.	(3,981.36) 80.00%	1,533.17
<i>Does not include upstairs bedroom, rear porch or utility room which was not serviced by a central HVAC system.</i>							
118. Seal attic framing (shellac) - up to 5/12							
749.83 SF	1.15	15.22	175.50	1,053.02			1,053.02
<i>Includes attic framing above master bedroom, master bathroom, bedroom 1 and rear foyer area of the home.</i>							
119. Seal floor or ceiling joist system (shellac)							
474.46 SF	1.08	9.63	104.40	626.45			626.45
120. Soda blasting exposed framing w/sheathing - Walls (PER SF)							
749.83 SF	5.39	82.93	824.90	4,949.41			4,949.41
121. Soda blasting exposed framing - Floor (PER SF)							
446.16 SF	4.71	43.41	428.96	2,573.78			2,573.78
<i>Ceiling joists in Bedroom 1, Master Bedroom and Master Bathroom.</i>							
122. Cleaning Technician - per hour							
5.00 HR	32.66	0.00	32.66	195.96			195.96
<i>Additional labor to clean following soda blasting.</i>							
123. HEPA Vacuuming - Detailed - (PER SF)							
1,150.83 SF	0.42	0.00	96.68	580.03			580.03
Totals: Attic		266.70	2,582.18	15,493.18		3,981.36	11,511.82

Area Totals: Main Level

4,770.87 SF Walls	1,540.64 SF Ceiling	6,311.51 SF Walls and Ceiling
1,528.99 SF Floor	1,646.03 Total Area	603.68 LF Floor Perimeter
1,528.99 Floor Area	196.00 Exterior Perimeter of Walls	615.68 LF Ceil. Perimeter
1,738.15 Exterior Wall Area		4,237.36 Interior Wall Area

Total: Main Level	909.24	7,557.98	45,345.59	14,685.86	30,659.73
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Exterior

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
124. Plants - shrubs - deciduous - 5 gallon							
5.00 EA	69.50 N	11.55	0.00	359.05			359.05

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CONTINUED - Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
125. Exterior - paint two coats							
88.67 SF	0.93	1.92	16.88	101.26	30/15 yrs Avg.	(81.01) 80.00%	20.25
<i>For two story exterior wall.</i>							
Totals: Exterior		13.47	16.88	460.31		81.01	379.30

Rear Elevation

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
126. R&R Siding - vinyl							
57.20 SF	3.41	5.45	40.10	240.60	30/50 yrs Avg.	(127.07) 60.00%	113.53
127. R&R Sheathing - plywood - 3/4" CDX							
57.20 SF	3.41	6.97	40.40	242.42	30/150 yrs Avg.	(39.28) 20.00%	203.14
128. Paint door or window opening - 2 coats (per side)							
3.00 EA	24.33	0.87	14.78	88.64	30/15 yrs Avg.	(70.91) 80.00%	17.73
129. R&R 2" x 4" lumber (.667 BF per LF)							
34.68 LF	3.41	2.69	24.18	145.13	30/150 yrs Avg.	(24.53) 20.00%	120.60
130. R&R 2" x 6" lumber (1 BF per LF)							
6.42 LF	4.00	0.74	5.28	31.70	30/150 yrs Avg.	(5.43) 20.00%	26.27
131. Seal & paint trim - two coats							
22.26 LF	1.11	0.17	4.98	29.86	30/15 yrs Avg.	(23.89) 80.00%	5.97
132. Vapor barrier - 15# felt							
57.20 SF	0.24	0.20	2.78	16.71	30/30 yrs Avg.	(13.36) 80.00%	3.35
Totals: Rear Elevation		17.09	132.50	795.06		304.47	490.59

Right Elevation

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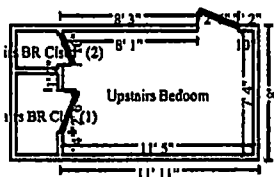
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0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
133. R&R Siding - vinyl							
104.06 SF	3.41	9.91	72.94	437.70	30/50 yrs Avg.	(231.15) 60.00%	206.55
134. Vapor barrier - 15# felt							
104.06 SF	0.24	0.36	5.08	30.41	30/30 yrs Avg.	(24.33) 80.00%	6.08
135. R&R Sheathing - plywood - 3/4" CDX							
104.06 SF	3.41	12.67	73.50	441.01	30/150 yrs Avg.	(71.47) 20.00%	369.54
136. Paint door or window opening - 2 coats (per side)							
5.00 EA	24.33	1.44	24.62	147.71	30/15 yrs Avg.	(118.17) 80.00%	29.54
137. R&R 2" x 4" lumber (.667 BF per LF)							
22.23 LF	3.41	1.73	15.50	93.03	30/150 yrs Avg.	(15.73) 20.00%	77.30
138. R&R 2" x 6" lumber (1 BF per LF)							
10.34 LF	4.00	1.19	8.52	51.07	30/150 yrs Avg.	(8.75) 20.00%	42.32
139. R&R 1" x 4" lumber (.333 BF per LF)							
7.16 LF	3.17	0.24	4.58	27.52			27.52
Totals: Right Elevation		27.54	204.74	1,228.45		469.60	758.85

Level 2**Upstairs Bedoom****Height: 8'**

300.00 SF Walls
383.72 SF Walls & Ceiling
37.50 LF Ceil. Perimeter

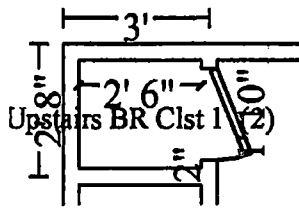
83.72 SF Ceiling
83.72 SF Floor
37.50 LF Floor Perimeter

Door**2' 6" X 6' 9"****Opens into Exterior**

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Subroom: Upstairs BR Clst 1 (2)

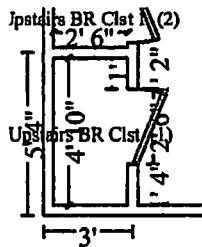
Height: 8'

74.67 SF Walls	5.42 SF Ceiling
80.08 SF Walls & Ceiling	5.42 SF Floor
9.33 LF Ceil. Perimeter	9.33 LF Floor Perimeter

Door

1' 10" X 6' 9"

Opens into UPSTAIRS_BED



Subroom: Upstairs BR Clst (1)

Height: 8'

117.33 SF Walls	12.08 SF Ceiling
129.42 SF Walls & Ceiling	12.08 SF Floor
14.67 LF Ceil. Perimeter	14.67 LF Floor Perimeter

Door

2' 6" X 6' 9"

Opens into UPSTAIRS_BED

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
140. Seal & paint acoustic ceiling (popcorn) texture							
101.22 SF	0.99	2.05	20.46	122.72	20/15 yrs Avg.	(98.17) 80.00%	24.55
Totals: Upstairs Bedoom		2.05	20.46	122.72		98.17	24.55
Area Totals: Level 2							
492.00 SF Walls			101.22 SF Ceiling			593.22 SF Walls and Ceiling	
101.22 SF Floor			119.33 Total Area			61.50 LF Floor Perimeter	
101.22 Floor Area			45.83 Exterior Perimeter of Walls			61.50 LF Ceil. Perimeter	
412.50 Exterior Wall Area						492.00 Interior Wall Area	
Total: Level 2		2.05	20.46	122.72		98.17	24.55

Roof

Roof

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Roof Framing and Sheathing							
141. 2" x 10" x 16' #2 & better Fir / Larch (material only)							
1.00 EA	39.14	2.74	8.36	50.24	30/150 yrs Avg.	(10.06) 20.00%	40.18
142. 2" x 10" x 12' #2 & better Fir / Larch (material only)							
2.00 EA	29.71	4.16	12.72	76.30	30/150 yrs Avg.	(15.25) 20.00%	61.05

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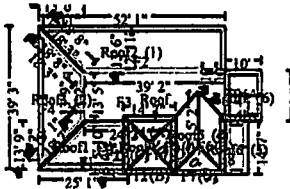
CONTINUED - Roof

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
143. 2" x 8" x 8' #2 & better Fir / Larch (material only)							
41.00 EA	15.32	43.97	134.42	806.51	30/150 yrs Avg.	(161.29) 20.00%	645.22
144. 2" x 6" x 16' #2 & better Fir / Larch (material only)							
5.00 EA	23.27	8.14	24.90	149.39	30/150 yrs Avg.	(29.88) 20.00%	119.51
145. R&R Rafters - 2x8 - Labor only - (using rafter length)							
302.24 LF	3.63	0.63	219.54	1,317.30	30/150 yrs Avg.	(172.80) 20.00%	1,144.50
146. R&R Rafters - 2x10 - Labor only - (using rafter length)							
15.17 LF	4.01	0.03	12.16	73.02	30/150 yrs Avg.	(9.59) 20.00%	63.43
147. R&R Rafters - hip - 10" - Labor only (use hip length)							
21.79 LF	26.27	0.08	114.52	687.02	30/150 yrs Avg.	(130.19) 20.00%	556.83
148. R&R Rafters - 2x6 - Labor only - (using rafter length)							
86.65 LF	3.03	0.18	52.54	315.27	30/150 yrs Avg.	(41.43) 20.00%	273.84
149. R&R Sheathing - OSB - 1/2"							
416.00 SF	2.62	35.82	225.16	1,350.90	30/150 yrs Avg.	(214.27) 20.00%	1,136.63
150. 2" x 4" x 14' #2 & better Fir / Larch (material only)							
6.00 EA	13.82	5.80	17.74	106.46	30/150 yrs Avg.	(21.28) 20.00%	85.18
151. 2" x 4" x 8' #2 & better Fir / Larch (material only)							
4.00 EA	7.85	2.20	6.72	40.32	30/150 yrs Avg.	(8.06) 20.00%	32.26
152. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)							
2.00 EA	7.61	1.07	3.26	19.55	30/150 yrs Avg.	(3.91) 20.00%	15.64
153. R&R Sheathing - OSB - 1/2"							
34.01 SF	2.62	2.93	18.42	110.46	30/150 yrs Avg.	(17.52) 20.00%	92.94
154. R&R Labor to frame 2" x 4" non-bearing wall - 16" oc							
34.01 SF	1.64	0.05	11.18	67.00	30/150 yrs Avg.	(11.61) 20.00%	55.39
155. 2" x 6" x 8' #2 & better Fir / Larch (material only)							
2.00 EA	11.73	1.64	5.02	30.12			30.12
Total: Roof		109.44	866.66	5,199.86		847.14	4,352.72

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Roof

2,482.02 Surface Area	24.82 Number of Squares
399.79 Total Perimeter Length	65.54 Total Ridge Length
84.32 Total Hip Length	

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
156. R&R Metal roofing							
640.33 SF	3.98	58.72	521.46	3,128.69	25/75 yrs Avg.	(917.39) 33.33%	2,211.30
157. R&R Ridge cap - metal roofing							
90.76 LF	5.56	14.17	103.76	622.55	25/75 yrs Avg.	(148.70) 33.33%	473.85
158. R&R Valley metal - (W) profile							
33.33 LF	5.51	7.35	38.22	229.22	25/35 yrs Avg.	(147.44) 71.43%	81.78
159. R&R Flashing, 14" wide							
32.09 LF	3.42	3.53	22.66	135.94	25/35 yrs Avg.	(81.43) 71.43%	54.51
160. R&R Aluminum rake/gable edge trim - mill finish							
13.50 LF	3.77	1.41	10.46	62.77	25/75 yrs Avg.	(17.85) 33.33%	44.92
161. R&R Eave trim for metal roofing - 29 gauge							
35.33 LF	3.82	3.19	27.64	165.79	25/75 yrs Avg.	(43.67) 33.33%	122.12
162. R&R Fascia - 1" x 6" - #1 pine							
36.75 LF	5.51	4.30	41.36	248.16	30/75 yrs Avg.	(93.45) 40.00%	154.71
163. Prime & paint exterior fascia - wood, 4" - 6" wide							
36.75 LF	1.33	0.41	9.86	59.15	30/15 yrs Avg.	(47.31) 80.00%	11.84
164. R&R Soffit - wood							
36.75 SF	4.86	4.53	36.62	219.76	30/150 yrs Avg.	(41.31) 20.00%	178.45
165. Prime & paint exterior soffit - wood							
36.75 SF	1.74	0.95	13.00	77.90	30/15 yrs Avg.	(62.32) 80.00%	15.58
166. R&R 1" x 3" lumber (.25 BF per LF)							
36.75 LF	3.06	0.93	22.68	136.07	30/150 yrs Avg.	(18.93) 20.00%	117.14
167. Seal & paint trim - two coats							
36.75 LF	1.11	0.28	8.22	49.29	30/15 yrs Avg.	(39.43) 80.00%	9.86
Totals: Roof		99.77	855.94	5,135.29		1,659.23	3,476.06

Area Totals: Roof

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590.48 Exterior Wall Area

2,482.02 Surface Area

24.82 Number of Squares

399.79 Total Perimeter Length

65.54 Total Ridge Length

84.32 Total Hip Length

Total: Roof	209.21	1,722.60	10,335.15	2,506.37	7,828.78
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Room Under Stairs**Laundry Room****Height: 7'**

144.72 SF Walls

29.17 SF Ceiling

173.89 SF Walls & Ceiling

29.17 SF Floor

25.83 LF Ceil. Perimeter

20.42 LF Floor Perimeter

Missing Wall - Goes to Floor

5' 5" X 6' 8"

Opens into Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
168. Seal & paint acoustic ceiling (popcorn) texture							
29.17 SF	0.99	0.59	5.90	35.37	20/15 yrs Avg.	(28.29) 80.00%	7.08
169. Seal/prime then paint the walls (2 coats)							
144.72 SF	0.77	1.72	22.62	135.77	20/15 yrs Avg.	(108.62) 80.00%	27.15
170. R&R Light fixture							
1.00 EA	74.32	2.31	15.32	91.95	20/20 yrs Avg.	(65.68) 80.00%	26.27
171. Paint crown molding - two coats							
25.83 LF	1.16	0.24	6.04	36.24	20/15 yrs Avg.	(29.00) 80.00%	7.24
Totals: Laundry Room		4.86	49.88	299.33		231.59	67.74

Area Totals: Room Under Stairs

144.72 SF Walls

29.17 SF Ceiling

173.89 SF Walls and Ceiling

29.17 SF Floor

38.22 Total Area

20.42 LF Floor Perimeter

29.17 Floor Area

28.50 Exterior Perimeter
of Walls

25.83 LF Ceil. Perimeter

191.89 Exterior Wall Area

144.72 Interior Wall Area

Total: Room Under Stairs	4.86	49.88	299.33	231.59	67.74
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Area Totals: SKETCH1

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11-18H4-92C

5,407.59 SF Walls	1,671.03 SF Ceiling	7,078.62 SF Walls and Ceiling
1,659.38 SF Floor	1,803.58 Total Area	685.59 LF Floor Perimeter
1,659.38 Floor Area	270.33 Exterior Perimeter of Walls	703.01 LF Ceil. Perimeter
2,933.03 Exterior Wall Area		4,874.08 Interior Wall Area
2,482.02 Surface Area	24.82 Number of Squares	399.79 Total Perimeter Length
65.54 Total Ridge Length	84.32 Total Hip Length	

Total: SKETCH1	1,183.46	9,705.04	58,586.61	18,377.07	40,209.54
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SKETCH3**Dwelling Extension****Dwelling Extension**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<u>Carport & Shed Roof & Wall Framing</u>							
172. 2" x 8" x 10' #2 & better Fir / Larch (material only)							
24.00 EA	19.15	32.17	98.36	590.13	25/150 yrs Avg.	(98.36) 16.67%	491.77
173. 2" x 6" x 18' #2 & better Fir / Larch (material only)							
2.00 EA	26.54	3.72	11.36	68.16	25/150 yrs Avg.	(11.37) 16.67%	56.79
174. 2" x 6" x 10' #2 & better Fir / Larch (material only)							
4.00 EA	14.66	4.10	12.54	75.28	25/150 yrs Avg.	(12.53) 16.67%	62.75
175. Rafters - 2x8 - Labor only - (using rafter length)							
332.40 LF	2.38	0.70	158.36	950.17	25/150 yrs Avg.	(158.37) 16.67%	791.80
176. Rafters - 2x6 - Labor only - (using rafter length)							
117.80 LF	1.99	0.25	46.94	281.61	25/150 yrs Avg.	(46.93) 16.67%	234.68
177. Sheathing - OSB - 1/2"							
480.00 SF	2.06	41.33	206.02	1,236.15	25/150 yrs Avg.	(206.03) 16.67%	1,030.12
178. 2" x 8" x 18' #2 & better Fir / Larch (material only)							
1.00 EA	34.82	2.44	7.44	44.70	25/150 yrs Avg.	(7.45) 16.67%	37.25
179. 2" x 4" x 16' #2 & better Fir / Larch (material only)							
8.00 EA	15.57	8.72	26.66	159.94	25/150 yrs Avg.	(26.65) 16.67%	133.29
180. 2" x 4" x 8' #2 & better Fir / Larch (material only)							
12.00 EA	7.85	6.59	20.16	120.95	25/150 yrs Avg.	(20.16) 16.67%	100.79
181. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)							
81.00 EA	7.61	43.15	131.92	791.48	25/150 yrs Avg.	(131.91) 16.67%	659.57

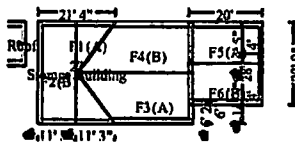
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11-18H4-92C

CONTINUED - Dwelling Extension

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
182. Sheathing - OSB - 1/2"							
730.41 SF	2.06	62.89	313.50	1,881.03	25/150 yrs Avg.	(313.49) 16.67%	1,567.54
183. Labor to frame 2" x 4" non-bearing wall - 16" oc							
70.41 SF	1.42	0.10	20.02	120.10	25/150 yrs Avg.	(20.02) 16.67%	100.08
184. 2" x 4" x 10' #2 & better Fir / Larch (material only)							
9.00 EA	9.81	6.18	18.90	113.37	25/150 yrs Avg.	(18.91) 16.67%	94.46
185. 2" x 4" x 12' #2 & better Fir / Larch (material only)							
6.00 EA	11.82	4.96	15.18	91.06	25/150 yrs Avg.	(15.19) 16.67%	75.87
186. 2" x 6" x 12' #2 & better Fir / Larch (material only)							
4.00 EA	17.66	4.94	15.10	90.68	25/150 yrs Avg.	(15.11) 16.67%	75.57
187. 2" x 4" x 14' #2 & better Fir / Larch (material only)							
3.00 EA	13.82	2.90	8.88	53.24	25/150 yrs Avg.	(8.87) 16.67%	44.37
188. 2" x 10" x 8' #2 & better Fir / Larch (material only)							
2.00 EA	19.73	2.76	8.46	50.68	25/150 yrs Avg.	(8.46) 16.67%	42.22
189. Labor to frame 2" x 4" load bearing wall - 16" oc							
658.58 SF	1.50	0.92	197.76	1,186.55	25/150 yrs Avg.	(197.76) 16.67%	988.79
190. 2" x 8" x 12' #2 & better Fir / Larch (material only)							
8.00 EA	23.07	12.92	39.50	236.98	25/150 yrs Avg.	(39.49) 16.67%	197.49
Total: Dwelling Extension		241.74	1,357.06	8,142.26		1,357.06	6,785.20



Storage Building

1,716.76 Surface Area	17.17 Number of Squares
210.99 Total Perimeter Length	79.58 Total Ridge Length

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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11-18H4-92C

CONTINUED - Storage Building

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Roof							
<i>Quantity includes the rear gable only.</i>							
191. Tear off, haul and dispose of comp. shingles - 3 tab							
4.79 SQ	53.13	0.00	50.90	305.39			305.39
192. 3 tab - 25 yr. - composition shingle roofing - incl. felt							
5.00 SQ	157.59	30.17	163.64	981.76	25/25 yrs Avg.	(785.42) 80.00%	196.34
193. R&R Ridge cap - composition shingles							
20.00 LF	3.88	1.36	15.80	94.76	25/25 yrs Avg.	(49.51) 80.00%	45.25
194. Drip edge							
88.00 LF	1.59	4.80	28.94	173.66	25/35 yrs Avg.	(124.05) 71.43%	49.61
195. R&R Sheathing - spaced 1" x 6"							
240.00 SF	4.51	44.52	225.38	1,352.30	30/150 yrs Avg.	(235.32) 20.00%	1,116.98
196. R&R Rafters - 2x6 - stick frame roof (using rafter length)							
36.00 LF	4.90	4.79	36.24	217.43	30/150 yrs Avg.	(34.51) 20.00%	182.92
197. R&R Fascia - 1" x 6" - #1 pine							
36.00 LF	5.51	4.21	40.52	243.09	30/75 yrs Avg.	(91.53) 40.00%	151.56
198. Prime & paint exterior fascia - wood, 4"- 6" wide							
44.00 LF	1.33	0.49	11.80	70.81	30/15 yrs Avg.	(56.65) 80.00%	14.16
199. R&R 1" x 3" lumber (.25 BF per LF)							
36.00 LF	3.06	0.91	22.20	133.27	30/150 yrs Avg.	(18.52) 20.00%	114.75
200. Seal & paint trim - two coats							
44.00 LF	1.11	0.34	9.82	59.00	30/15 yrs Avg.	(47.20) 80.00%	11.80
201. R&R Soffit - wood							
36.00 SF	4.86	4.44	35.88	215.28	30/150 yrs Avg.	(40.46) 20.00%	174.82
202. Prime & paint exterior soffit - wood							
44.00 SF	1.74	1.14	15.54	93.24	30/15 yrs Avg.	(74.60) 80.00%	18.64
Exterior							
203. R&R Siding - aluminum (.024 thickness)							
23.34 SF	6.19	6.24	30.12	180.84	30/50 yrs Avg.	(100.76) 60.00%	80.08
204. R&R Wood window - single hung, 13-19 sf							
1.00 EA	696.60	39.06	147.16	882.82	30/30 yrs Avg.	(666.65) 80.00%	216.17

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CONTINUED - Storage Building

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
205. Additional charge for a retrofit window, 12-23 sf							
1.00 EA	100.28	1.28	20.32	121.88			121.88
206. Seal & paint wood window (per side)							
2.00 EA	42.95	0.74	17.32	103.96	30/15 yrs Avg.	(83.17) 80.00%	20.79
207. Exterior - paint two coats							
191.94 SF	0.93	4.17	36.54	219.21	30/15 yrs Avg.	(175.38) 80.00%	43.83
Totals: Storage Building		148.66	908.12	5,448.70		2,583.73	2,864.97

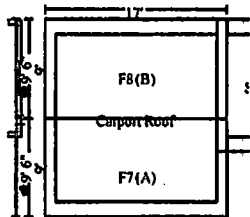
Fence

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SF Short Wall

0.00 SF Walls & Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
208. R&R Chain link fence w/posts & top rail - 4' high							
90.00 LF	13.65	39.75	253.66	1,521.91	30/30 yrs Avg.	(989.44) 80.00%	532.47
209. R&R Welded-wire mesh fence - 4' high - 12 gauge							
44.00 LF	8.21	9.83	74.20	445.27	30/12 yrs Avg.	(267.10) 80.00%	178.17
210. R&R Vinyl (PVC) fence, 3'- 4' high - picket							
24.00 LF	32.34	29.55	161.16	966.87	10/150 yrs Avg.	(52.60) 6.67%	914.27
Totals: Fence		79.13	489.02	2,934.05		1,309.14	1,624.91



Carport Roof

321.76 Surface Area
71.86 Total Perimeter Length

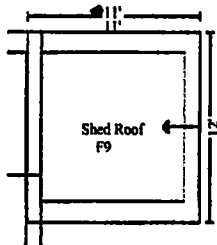
3.22 Number of Squares
16.96 Total Ridge Length

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QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
211. Tear off, haul and dispose of comp. shingles - 3 tab							
3.22 SQ	53.13	0.00	34.22	205.30			205.30
212. 3 tab - 25 yr. - composition shingle roofing - incl. felt							
3.67 SQ	157.59	22.15	120.12	720.63	25/25 yrs Avg.	(576.51) 80.00%	144.12
Auto Calculated Waste: 14.1%, 0.45SQ							
Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No,							
Exposure: 5",							
Bundle Rounding: 10.1%, 0.33SQ - (included in waste calculation above)							
213. Ridge cap - composition shingles							
16.96 LF	2.51	1.15	8.76	52.48	25/25 yrs Avg.	(41.98) 80.00%	10.50
214. Drip edge							
71.86 LF	1.59	3.92	23.64	141.82	25/35 yrs Avg.	(101.29) 71.43%	40.53
215. Fascia - 1" x 6" - #1 pine							
71.86 LF	5.18	8.40	76.12	456.75	25/75 yrs Avg.	(152.26) 33.33%	304.49
216. Prime & paint exterior fascia - wood, 4"- 6" wide							
71.86 LF	1.33	0.81	19.28	115.66	25/15 yrs Avg.	(92.53) 80.00%	23.13
217. Soffit - wood							
71.86 SF	4.56	8.85	67.32	403.85	25/150 yrs Avg.	(67.30) 16.67%	336.55
218. Prime & paint exterior soffit - wood							
71.86 SF	1.74	1.86	25.38	152.28	25/15 yrs Avg.	(121.82) 80.00%	30.46
Totals: Carport Roof		47.14	374.84	2,248.77		1,153.69	1,095.08



Shed Roof

131.64 Surface Area

1.32 Number of Squares

35.27 Total Perimeter Length

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
219. Tear off, haul and dispose of comp. shingles - 3 tab							
1.32 SQ	53.13	0.00	14.02	84.15			84.15
220. 3 tab - 25 yr. - composition shingle roofing - incl. felt							
1.67 SQ	157.59	10.08	54.66	327.92	25/25 yrs Avg.	(262.32) 80.00%	65.60

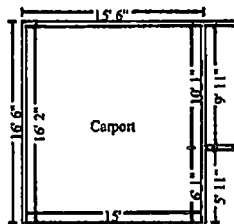
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11-18H4-92C

CONTINUED - Shed Roof

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Auto Calculated Waste: 26.9%, 0.35SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No, Exposure: 5", Bundle Rounding: 21.7%, 0.29SQ - (included in waste calculation above)							
221. Drip edge							
34.00 LF	1.59	1.86	11.20	67.12	25/35 yrs Avg.	(47.94) 71.43%	19.18
222. Fascia - 1" x 6" - #1 pine							
34.00 LF	5.18	3.97	36.02	216.11	25/75 yrs Avg.	(72.03) 33.33%	144.08
223. Prime & paint exterior fascia - wood, 4" - 6" wide							
34.00 LF	1.33	0.38	9.12	54.72	25/15 yrs Avg.	(43.78) 80.00%	10.94
224. Soffit - wood							
34.00 SF	4.56	4.19	31.84	191.07	25/150 yrs Avg.	(31.84) 16.67%	159.23
225. Prime & paint exterior soffit - wood							
34.00 SF	1.74	0.88	12.02	72.06	25/15 yrs Avg.	(57.65) 80.00%	14.41
Totals: Shed Roof		21.36	168.88	1,013.15		515.56	497.59



Carport

Height: 8'

378.67 SF Walls	242.50 SF Ceiling
621.17 SF Walls & Ceiling	242.50 SF Floor
47.33 LF Ceil. Perimeter	47.33 LF Floor Perimeter

Missing Wall

15' X 8'

Opens into Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
226. Siding - hardboard panel - paint grade							
445.41 SF	2.39	39.60	220.82	1,324.95	25/150 yrs Avg.	(220.82) 16.67%	1,104.13
<i>Qty includes gable end walls.</i>							
227. Seal & paint wood siding							
445.41 SF	1.46	12.78	132.62	795.70	25/15 yrs Avg.	(636.56) 80.00%	159.14

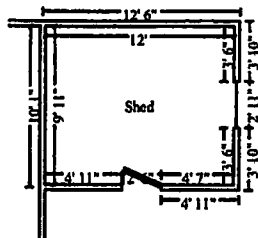
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11-18H4-92C

CONTINUED - Carport

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
228. 110 volt copper wiring run, box and outlet							
4.00 EA	64.83	3.70	52.60	315.62	25/100 yrs Avg.	(78.92) 25.00%	236.70
229. Fluorescent light fixture							
1.00 EA	97.37	3.66	20.22	121.25	25/20 yrs Avg.	(97.01) 80.00%	24.24
230. R&R 110 volt wiring (12/2 copper conductor with ground)							
75.00 LF	1.50	2.68	23.04	138.22	25/150 yrs Avg.	(18.84) 16.67%	119.38
Totals: Carport		62.42	449.30	2,695.74		1,052.15	1,643.59



Shed

Height: 8'

350.67 SF Walls
469.67 SF Walls & Ceiling
43.83 LF Ceil. Perimeter

119.00 SF Ceiling
119.00 SF Floor
43.83 LF Floor Perimeter

Window

2' 11" X 4'

Opens into Exterior

Door

2' 6" X 6' 9"

Opens into Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
231. Siding - hardboard panel - paint grade							
350.67 SF	2.39	31.17	173.86	1,043.13	25/150 yrs Avg.	(173.85) 16.67%	869.28
232. Seal & paint wood siding							
350.67 SF	1.46	10.06	104.42	626.46	25/15 yrs Avg.	(501.17) 80.00%	125.29
233. Aluminum window, single hung 9-12 sf							
1.00 EA	164.57	7.58	34.44	206.59	25/18 yrs Avg.	(165.28) 80.00%	41.31
234. Exterior door - metal - insulated - Standard grade							
1.00 EA	252.68	12.26	53.00	317.94	25/100 yrs Avg.	(79.50) 25.00%	238.44
235. 110 volt copper wiring run, box and outlet							
4.00 EA	64.83	3.70	52.60	315.62	25/100 yrs Avg.	(78.92) 25.00%	236.70

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CONTINUED - Shed

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
236. Fluorescent light fixture							
1.00 EA	97.37	3.66	20.22	121.25	25/20 yrs Avg.	(97.01) 80.00%	24.24
237. R&R Shelving - 12" - in place							
10.00 LF	9.23	2.39	18.94	113.63	25/150 yrs Avg.	(18.21) 16.67%	95.42
Totals: Shed		70.82	457.48	2,744.62		1,113.94	1,630.68

Debris Removal

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
238. Demolish/remove detached garage							
340.00 SF	3.11	0.00	211.48	1,268.88			1,268.88
Totals: Debris Removal		0.00	211.48	1,268.88		0.00	1,268.88

Area Totals: Dwelling Extension

729.33 SF Walls	361.50 SF Ceiling	1,090.83 SF Walls and Ceiling
361.50 SF Floor	389.03 Total Area	91.17 LF Floor Perimeter
361.50 Floor Area	88.33 Exterior Perimeter of Walls	91.17 LF Ceil. Perimeter
1,232.32 Exterior Wall Area		729.33 Interior Wall Area
2,170.16 Surface Area	21.70 Number of Squares	318.13 Total Perimeter Length
96.54 Total Ridge Length		

Total: Dwelling Extension	671.27	4,416.18	26,496.17	9,085.27	17,410.90
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Area Totals: SKETCH3

729.33 SF Walls	361.50 SF Ceiling	1,090.83 SF Walls and Ceiling
361.50 SF Floor	389.03 Total Area	91.17 LF Floor Perimeter
361.50 Floor Area	88.33 Exterior Perimeter of Walls	91.17 LF Ceil. Perimeter
1,232.32 Exterior Wall Area		729.33 Interior Wall Area
2,170.16 Surface Area	21.70 Number of Squares	318.13 Total Perimeter Length
96.54 Total Ridge Length		

Total: SKETCH3	671.27	4,416.18	26,496.17	9,085.27	17,410.90
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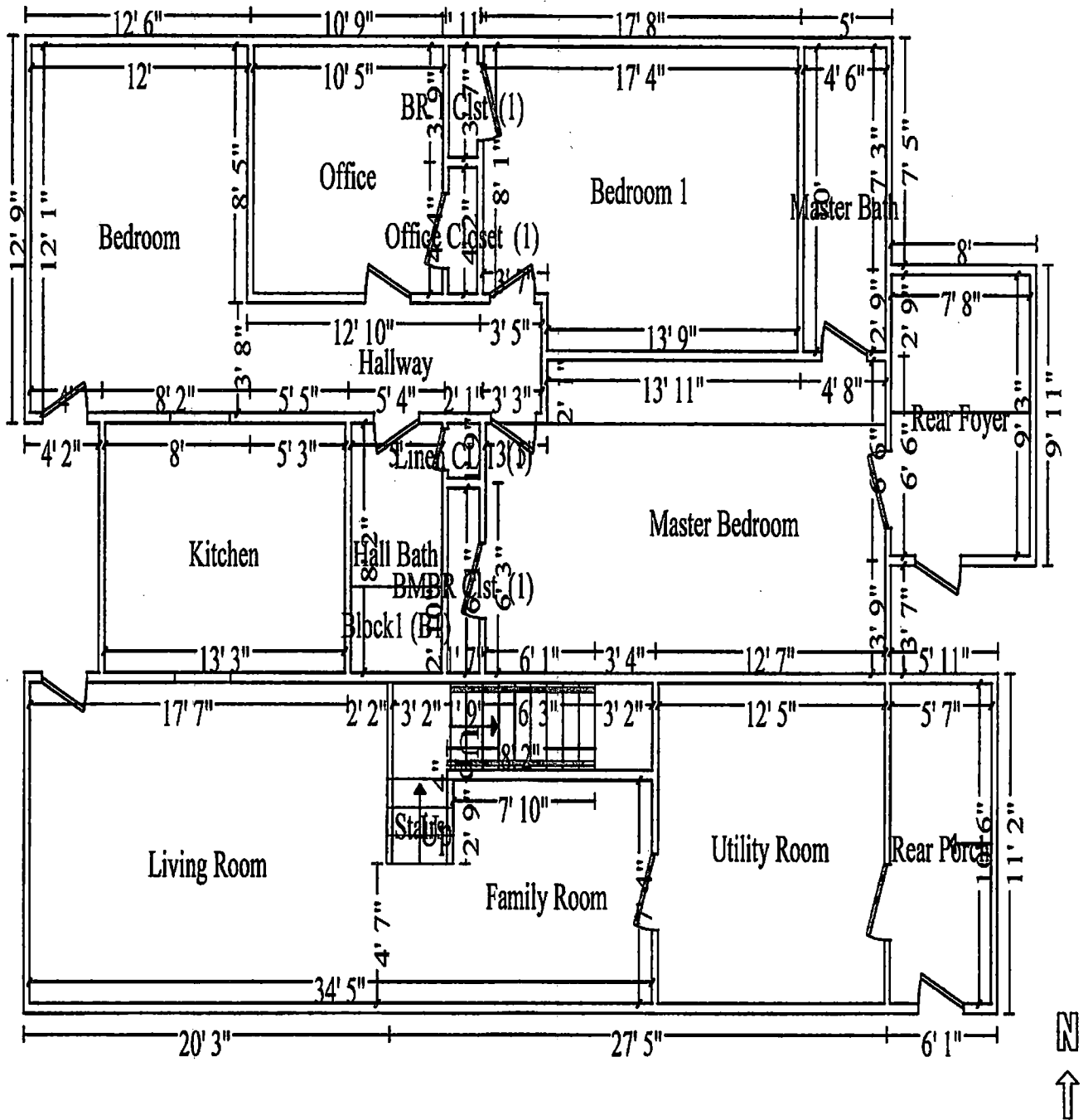
Line Item Totals: 11-18H4-92C	1,854.73	14,121.22	85,082.78	27,462.34	57,620.44
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COVERAGE	TAX	GCO&P	RCV	DEPREC.	ACV
Coverage A - Dwelling - 33 Fire, Lightning, & Removal	1,171.91	9,705.04	58,227.56	(18,377.07)	39,850.49
Coverage A - Dwelling - 33 Fire, Lightning, & Removal - Trees, Shrubs and Other Plants	11.55	0.00	359.05	(0.00)	359.05
Coverage A - Dwelling Extension - 33 Fire, Lightning, & Removal	671.27	4,416.18	26,496.17	(9,085.27)	17,410.90
Total	1,854.73	14,121.22	85,082.78	(27,462.34)	57,620.44

Grand Total Areas:

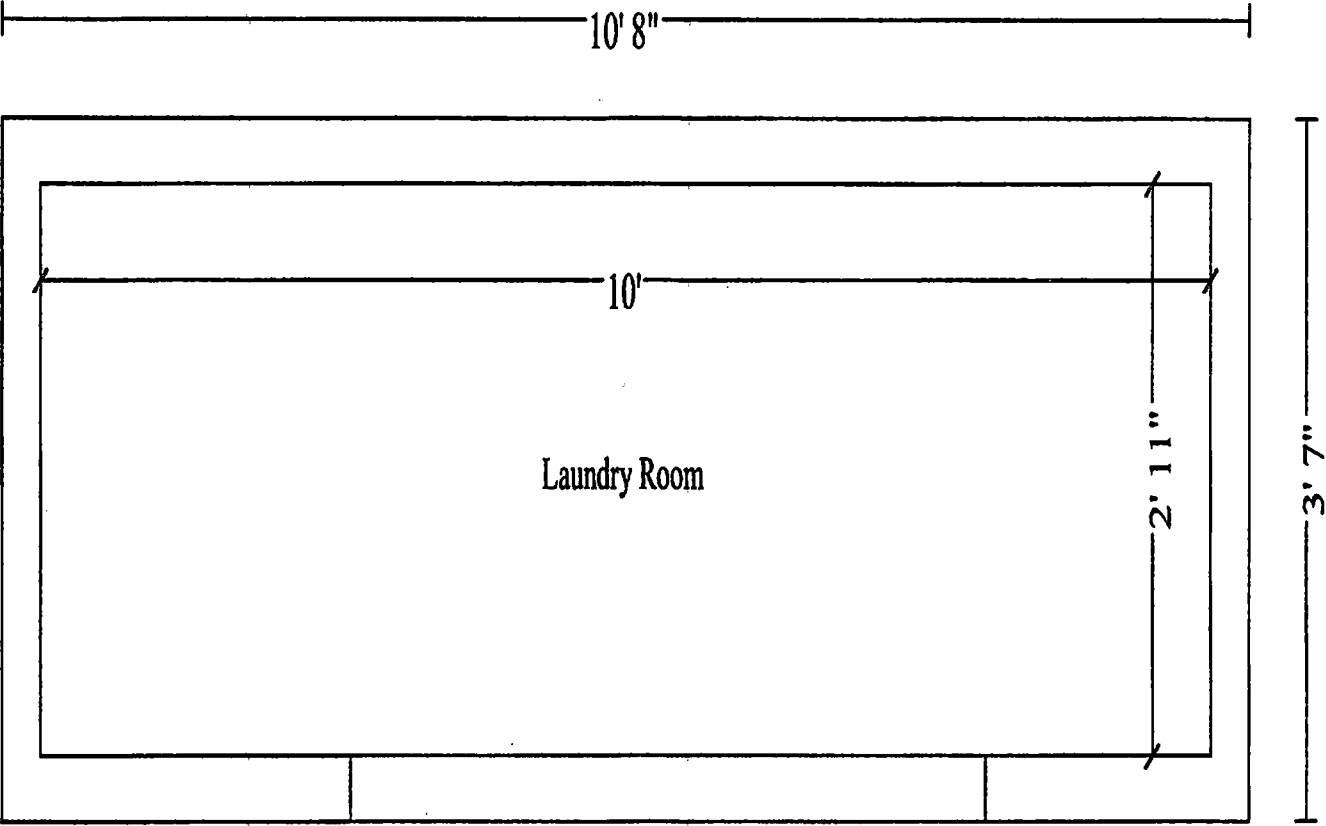
6,136.93 SF Walls	2,032.53 SF Ceiling	8,169.45 SF Walls and Ceiling
2,020.88 SF Floor		776.76 LF Floor Perimeter
		794.18 LF Ceil. Perimeter
2,020.88 Floor Area	2,192.61 Total Area	5,603.42 Interior Wall Area
4,165.35 Exterior Wall Area	358.67 Exterior Perimeter of Walls	
4,653.18 Surface Area	46.53 Number of Squares	721.92 Total Perimeter Length
162.08 Total Ridge Length	84.32 Total Hip Length	

SKETCH1 - Main Level



Main Level

SKETCH1 - Room Under Stairs

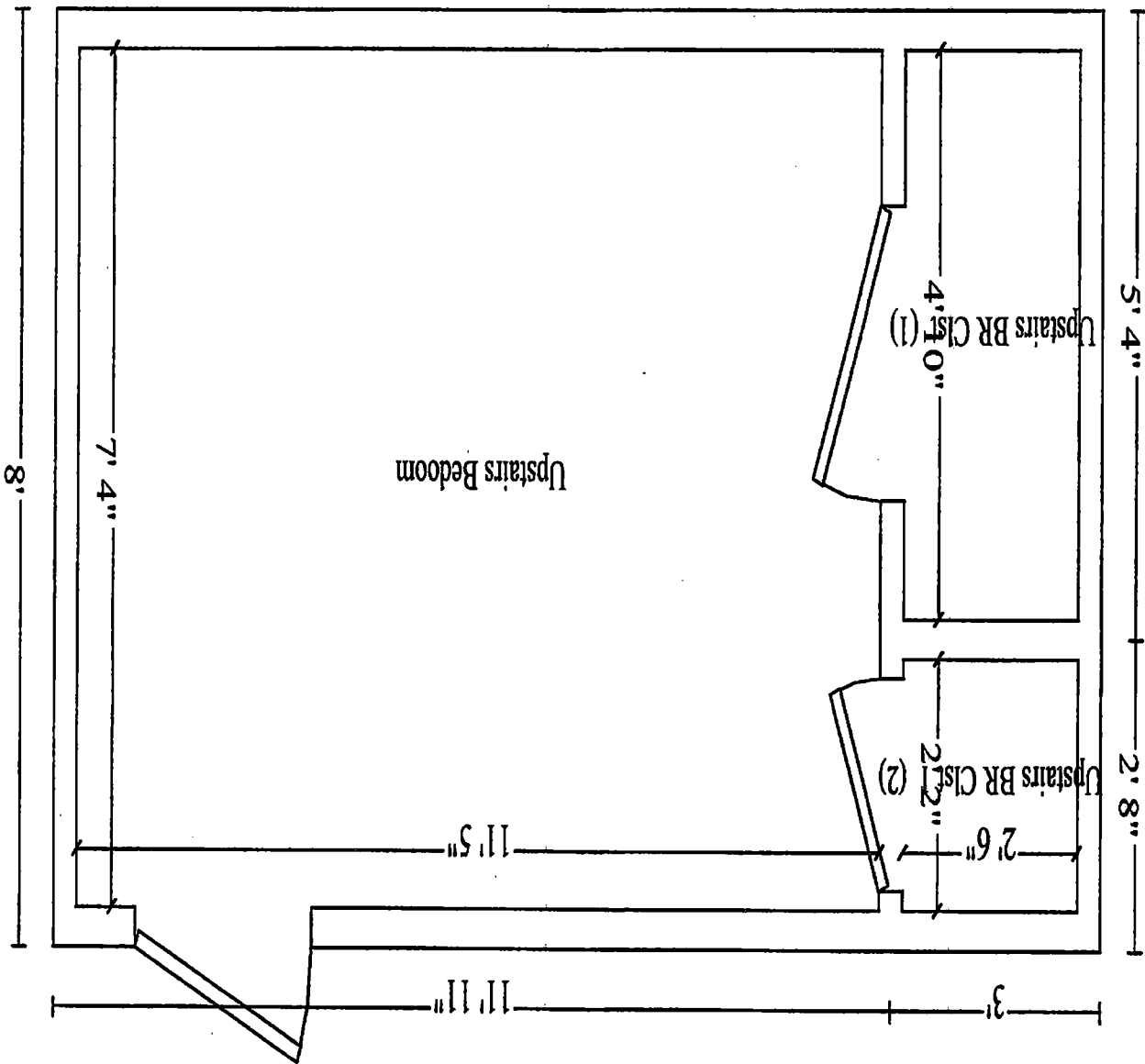


Room Under Stairs

Date: 9/28/2022 8:14 AM

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Level 2



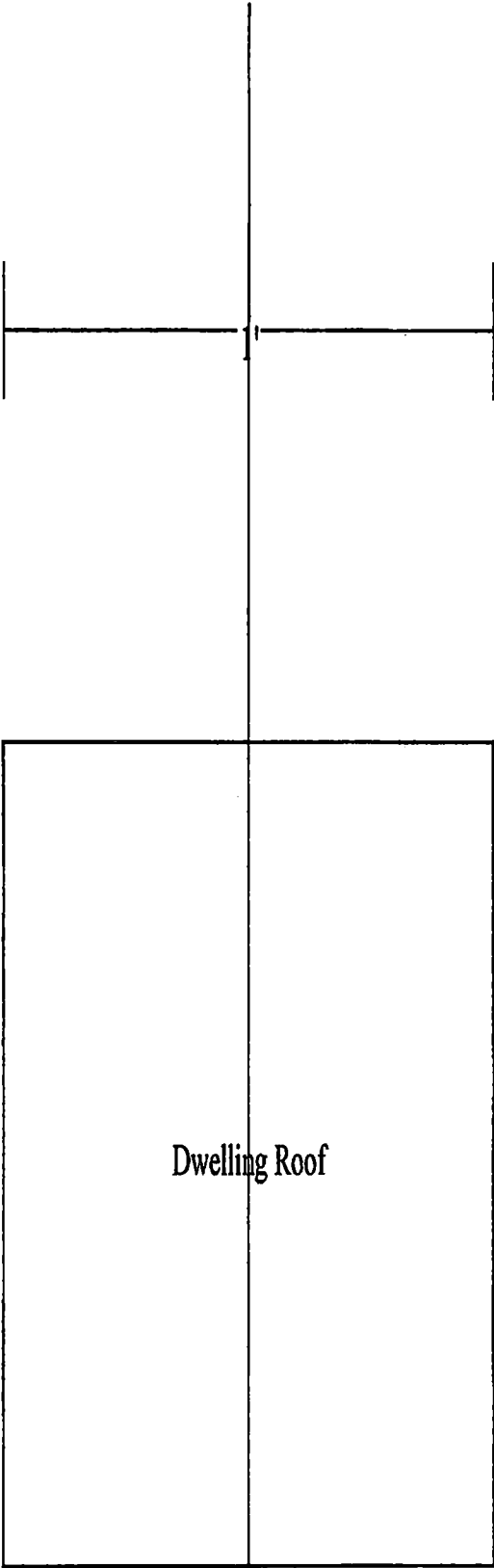
SKETCH1 - Level 2



Roof

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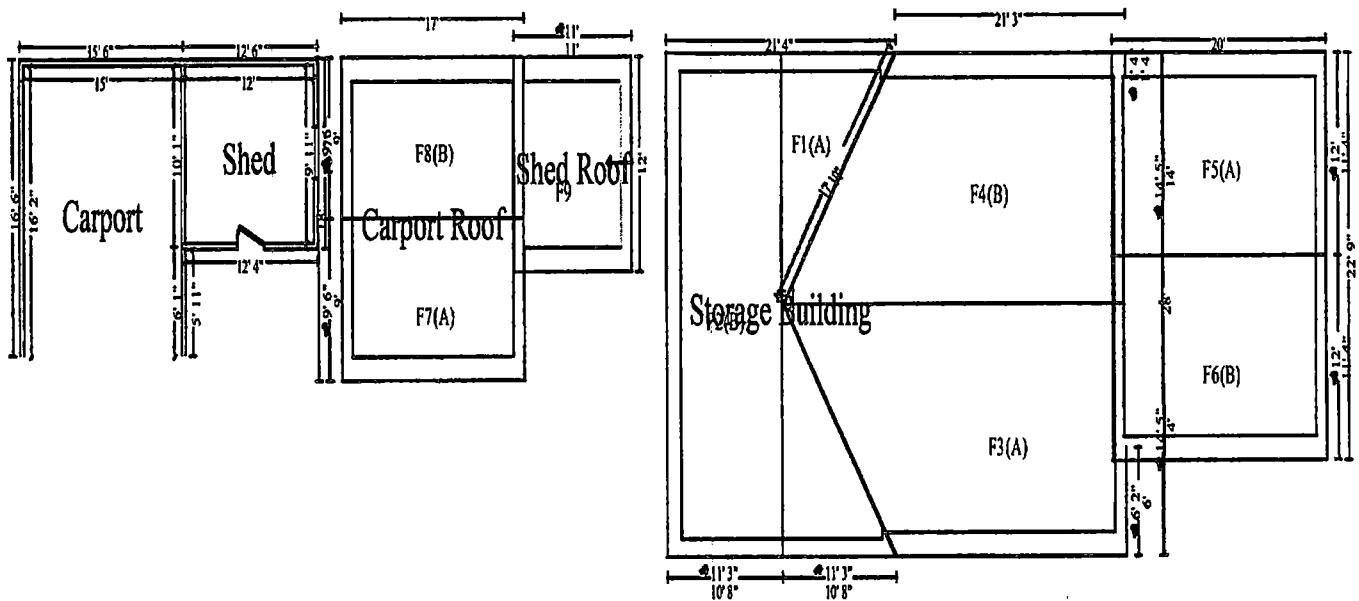
Source - Eagle View - Source - Eagle View



F1

Source - Eagle View

SKETCH3 - Dwelling Extension



Dwelling Extension

EXHIBIT C



Michael D. Turner, Esq.
110 Norcross Street
Roswell, GA 30075
mdturner@lawhuggins.com
(770) 913-6229

September 20, 2021

Mr. Terry Wortham
State Farm Fire and Casualty Company
P.O. Box 106159
Atlanta, GA 30348

Sent Via email:
statefarmfireclaims@statefarm.com

Re: Named Insured(s): Brian Rice
 Policy Number: 81E8H9264
 Claim Number: 11-18H4-92C
 Date of Loss: 4/6/2021

Dear Mr. Wortham:

I have been retained by Brian Rice ("Mr. Rice") to represent him regarding the above referenced property insurance claim. All further communication regarding this claim should be directed to my office.

Please also accept this letter as a formal demand for a **certified copy of the relevant insurance policy, to include the original policy, any renewals, endorsements, and any estimates.**

My client has complied with all conditions contained in the insurance policy. My client is at a loss as to why State Farm Fire and Casualty Company ("State Farm") has not afforded the proper coverage under the applicable policy. This lack of good faith has forced Mr. Rice to retain my legal services in order to fairly settle his claim. It is our belief that State Farm has violated the Unfair Claims Settlement Practice Act pursuant to O.C.G.A. § 33-6-34, and has breached the insurance policy.

Bad faith claims handling triggers additional liability on your part under O.C.G.A. § 33-4-6 that includes the amount of the claim, plus a penalty of an additional fifty percent (50%) of the value of the claim and reasonable attorneys' fees and costs.

Therefore, as per the enclosed spreadsheets of damages to Mr. Rice's property we are hereby making formal demand that you settle the above claim for the sum of **\$161,756.18 less prior payments. This includes \$89,620.73 less prior payments for damages to the dwelling; \$26,006.65 less prior payments for damages to other structures; and \$46,128.80 less prior payments for damages to Mr. Rice's personal property.** The invoice & estimate of damages is attached for your review. This demand is being made pursuant to O.C.G.A. § 33-4-6, and you

To: State Farm Fire and Casualty Company
Client: Brian Rice
September 20, 2021
Page 2 of 2

have sixty (60) days in which to make payment on this claim or be subject to a lawsuit containing a claim for breach of contract and bad faith seeking all compensation allowed by law, including attorneys' fees and penalty of fifty percent (50%) of the loss amount.

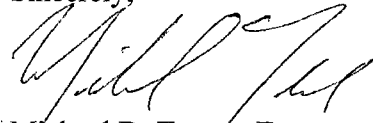
This letter constitutes a "proper demand" for payment under O.C.G.A. § 33-4-6. If you contend that a proper demand has not been made, you must immediately notify us of the reasons for such allegation. Otherwise, it will be assumed that you agree that a proper demand was made.

The purpose of this correspondence is to encourage State Farm to resolve Mr. Rice's claim in a fair and equitable manner to avoid litigation. In the event that you fail to respond to this letter with an offer of settlement that is acceptable to Mr. Rice, we will have no alternative but to recommend to Mr. Rice that a lawsuit be filed against you.

In order to avoid a suit for bad faith penalties and attorney's fees, payment must be received in my office within sixty (60) days of your receipt of this letter. Any check issued should list Huggins Law Firm, LLC as sole payee. Any objection to these payment terms shall be submitted in writing to Huggins Law Firm, LLC within 10 days of receipt of this letter.

I look forward to working with you to resolve this matter quickly and amicably. Please feel free to contact me should you have any questions in regards to this formal 60-day demand.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael D. Turner".

Michael D. Turner, Esq.
Attorney at Law

MDT/
Encl.

SWORN STATEMENT IN PROOF OF LOSS

(For Use With Replacement Cost Coverages)

\$462,465.00

AMOUNT OF POLICY AT TIME OF LOSS

AGENT

POLICY TERM

81E8H9264

POLICY NO.

AGENCY AT

TO

At time of loss, by above indicated policy of insurance, you insured the interest of
 Brian Rice, 127 Lowery Ave; Thomasville, GA 31792-7020

1. Time and Origin A Fire loss occurred about the hour of _____ o'clock
 on the 06 day of April, 2021 the cause of the said loss was:
2. Occupancy The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever:
3. Title and Interest At the time of loss the interest of your insured in the property described therein was
 No other person or persons had any interest therein or incumbrance thereon, except:
4. Changes Since the said policy was issued there has been no assignment thereof, or change of interest, use, occupancy, possession, location, or exposure of the property described except:
5. Total Insurance The total amount of insurance upon the property described by this policy was, at the time of loss, \$462,465.00
 as more particularly specified in the apportionment attached under Schedule "C," besides which there was no policy or other contract of insurance, written or oral, valid or invalid.
6. FULL REPLACEMENT COST of the said property at the time of the loss was \$0.00
7. THE FULL COST OF REPAIR OR REPLACEMENT is \$161,756.18
8. Applicable DEPRECIATION OR BETTERMENT is \$0.00
9. ACTUAL CASH VALUE LOSS is \$161,756.18
10. LESS DEDUCTIBLES and/or participation by the insured \$2,151.00
11. ACTUAL CASH VALUE CLAIM is \$157,259.53
12. SUPPLEMENTAL CLAIM, to be filed in accordance with the terms and conditions of the replacement cost coverage within 0 days from the date of loss as shown above, will not exceed \$0.00

AAA Claim Consultants reserves the right to amend should there be further damages discovered.

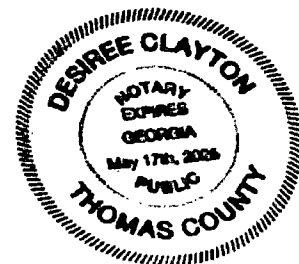
The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has been done by or with the privity or consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss; no property saved has in any manner been concealed and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

The furnishing of this blank or preparation of proofs by a representative of the insurance company is not a waiver of any of its rights.

Executed this 26th day of July, 2021

Signature Brian Rice
 INSURED

Signature Brian Rice
 INSURED



Desiree Clayton



AAA Claim Consultants, Inc

2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

Insured: Brian Rice
Property: 127 Lowery Ave
Thomasville, GA 31792-7020

Claim Rep.: Marie Franklin
Company: AAA Claim Consultants, Inc.
Business: 2910 Kerry Forest Pkwy Suite D4-393
Tallahassee, FL 32309

Business: (850) 727-7210
E-mail: marie@3aclaim.com

Estimator: Marie Franklin
Company: AAA Claim Consultants, Inc.
Business: 2910 Kerry Forest Pkwy Suite D4-393
Tallahassee, FL 32309

Business: (850) 727-7210
E-mail: marie@3aclaim.com

Claim Number: 11-18H4-92C

Policy Number: 81E8H9264

Type of Loss: Fire

Date Contacted: 4/27/2021

Date of Loss: 4/6/2021

Date Inspected: 4/27/2021

Date Received: 4/27/2021

Date Entered: 5/6/2021 9:39 AM

Price List: GAVA8X_JAN21
Restoration/Service/Remodel
Estimate: RICE_BRIAN

This estimate has been prepared by AAA Claim Consultants, Inc. During this process, as in any human process, there can be errors or omissions. Any errors or omissions will be corrected as soon as we are made aware of them. Any errors or omissions does not constitute any misrepresentation on the part of AAA Claim Consultants, Inc. or the insured, it is only an error that will be corrected as soon as possible. AAA Claim Consultants, Inc. will report the level of damages and/or repairs required as accurately as possible. This Estimate reflects additional costs due to Building Code compliance.

AAA Claim Consultants, Inc. will provide the policyholder with a true and correct copy of any report, bid or estimate for damage done on their home by AAA Claim Consultants, Inc. and do so in a timely manner, if the homeowner requests it.

This estimate is provided with the understanding that AAA Claim Consultants, Inc. is not engaged in giving legal, accounting, or other professional advice.

AAA Claim Consultants, Inc. will provide a true and correct scope of work to be performed and costs thereof, regardless of policy limits or other restrictions, if any. AAA Claim Consultants, Inc. reserves the right to revise and/or amend this estimate as additional information that may impact the accuracy of this estimate becomes available.

If legal advice or other expert assistance is required, the services of a competent professional should be sought.

This estimate may not be reproduced or quoted, in whole or in part, by any means whatsoever, without the express written permission of: AAA Claim Consultants, Inc.

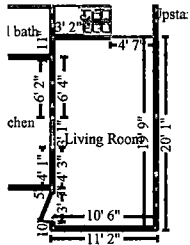
Nothing herein constitutes, nor should it be constituted as a waiver of any of the rights of our client under their policy of insurance, specifically they are reserving all the rights under their policy of insurance

**AAA Claim Consultants, Inc**

2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

RICE_BRIAN**Interior****Main Level****Main Level**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
GENERAL							
1. Temporary toilet (per month)	2.00 MO	106.15	0.00	42.46	254.76	(0.00)	254.76
2. Temporary power usage (per month)	2.00 MO	144.30	20.20	61.76	370.56	(0.00)	370.56
3. R&R Temporary power - hookup	2.00 EA	322.74	0.00	129.10	774.58	(0.00)	774.58
4. Dumpster load - Approx. 20 yards, 4 tons of debris	2.00 EA	550.00	0.00	220.00	1,320.00	(0.00)	1,320.00
Total: Main Level			20.20	453.32	2,719.90	0.00	2,719.90

**Living Room****Height: 8'**

425.44 SF Walls	206.39 SF Ceiling
631.83 SF Walls & Ceiling	206.39 SF Floor
22.93 SY Flooring	52.67 LF Floor Perimeter
55.75 LF Ceil. Perimeter	

Missing Wall**4' 7" X 8'****Opens into FAMILY_ROOM****Missing Wall - Goes to Floor****3' 1" X 6' 8"****Opens into KITCHEN**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
5. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
All metal components must be replaced due to chemical and oxidative reactions							
6. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
7. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
8. R&R Door lockset - exterior	1.00 EA	58.22	2.14	12.08	72.44	(0.00)	72.44
9. Floor protection - self-adhesive plastic film	206.39 SF	0.43	1.73	18.10	108.58	(0.00)	108.58
10. Mask and prep for paint - paper and tape (per LF)	55.75 LF	0.67	0.16	7.52	45.03	(0.00)	45.03
11. Mask the walls per square foot - plastic and tape - 4 mil	425.44 SF	0.21	1.49	18.16	108.99	(0.00)	108.99
12. Seal/prime then paint the walls and ceiling (2 coats)	631.83 SF	0.74	7.08	94.94	569.57	(0.00)	569.57
13. Seal & paint crown molding - two coats	55.75 LF	1.16	0.47	13.04	78.18	(0.00)	78.18
14. Final cleaning - construction - Residential	206.39 SF	0.20	0.00	8.26	49.54	(0.00)	49.54

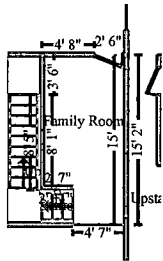
Interior of Wall Cleaning:

**AAA Claim Consultants, Inc**

2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
15. R&R 1/2" drywall - hung, taped, floated, ready for paint	158.00 SF	2.60	5.64	83.28	499.72	(0.00)	499.72
16. Dry ice blasting exposed framing - Walls (PER SF)	158.00 SF	3.65	17.81	118.90	713.41	(0.00)	713.41
Totals: Living Room			46.74	449.12	2,694.50	0.00	2,694.50

**Family Room****Height: 8'**

290.67 SF Walls	98.67 SF Ceiling
389.34 SF Walls & Ceiling	98.67 SF Floor
10.96 SY Flooring	36.33 LF Floor Perimeter
39.25 LF Ceil. Perimeter	

Missing Wall**4' 7" X 8'****Opens into LIVING_ROOM****Missing Wall****2' 11" X 8'****Opens into STAIRS**

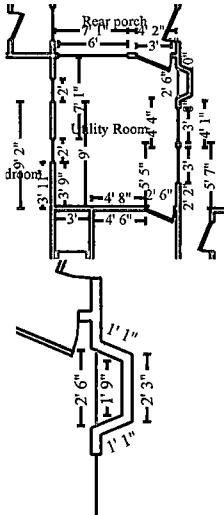
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
17. R&R Exterior door - metal - insulated / wood - High grade	1.00 EA	471.56	26.79	99.68	598.03	(0.00)	598.03
18. Deadbolt	1.00 EA	43.23	1.89	9.02	54.14	(0.00)	54.14
19. Door lockset - exterior	1.00 EA	47.06	2.14	9.84	59.04	(0.00)	59.04
20. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
21. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
22. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
23. Stain & finish door slab only (per side)	1.00 EA	45.38	0.55	9.20	55.13	(0.00)	55.13
24. Stain & finish casing	16.33 LF	1.21	0.21	4.00	23.97	(0.00)	23.97
25. Floor protection - self-adhesive plastic film	98.67 SF	0.43	0.83	8.64	51.90	(0.00)	51.90
26. Mask and prep for paint - paper and tape (per LF)	39.25 LF	0.67	0.11	5.28	31.69	(0.00)	31.69
27. Mask the walls per square foot - plastic and tape - 4 mil	290.67 SF	0.21	1.02	12.40	74.46	(0.00)	74.46
28. Seal/prime then paint the walls and ceiling (2 coats)	389.34 SF	0.74	4.36	58.50	350.97	(0.00)	350.97
29. Seal & paint crown molding - two coats	39.25 LF	1.16	0.33	9.16	55.02	(0.00)	55.02
30. Final cleaning - construction - Residential	98.67 SF	0.20	0.00	3.94	23.67	(0.00)	23.67

**AAA Claim Consultants, Inc**

2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

CONTINUED - Family Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Interior of Wall Cleaning:							
31. R&R 1/2" drywall - hung, taped, floated, ready for paint	120.00 SF	2.60	4.28	63.26	379.54	(0.00)	379.54
32. Dry ice blasting exposed framing - Walls (PER SF)	120.00 SF	3.65	13.52	90.30	541.82	(0.00)	541.82
Totals: Family Room			66.25	458.06	2,748.42	0.00	2,748.42

**Utility Room****Height: 8'**

352.23 SF Walls	135.18 SF Ceiling
487.41 SF Walls & Ceiling	135.18 SF Floor
15.02 SY Flooring	44.03 LF Floor Perimeter
44.03 LF Ceil. Perimeter	

Subroom: Bay (1)**Height: 8'**

32.08 SF Walls	1.84 SF Ceiling
33.93 SF Walls & Ceiling	1.84 SF Floor
0.20 SY Flooring	4.01 LF Floor Perimeter
4.01 LF Ceil. Perimeter	

Missing Wall**2' 6" X 8'****Opens into UTILITY_ROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Ceiling							
33. Seal/prime then paint the ceiling (2 coats)	137.02 SF	0.75	1.63	20.88	125.28	(0.00)	125.28
34. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
35. Light bulb - Incand. standard bulb - 1000 hr - mat. only	4.00 EA	0.79	0.22	0.68	4.06	(0.00)	4.06
36. R&R 1" x 3" lumber (.25 BF per LF)	45.83 LF	2.72	0.93	25.12	150.71	(0.00)	150.71
37. Seal & paint trim - two coats	45.83 LF	1.10	0.35	10.16	60.92	(0.00)	60.92
38. R&R AC plywood - 1/4"	137.02 SF	2.55	11.80	72.24	433.44	(0.00)	433.44
39. R&R Joist - floor or ceiling - 2x6 - w/blocking - 16" oc	137.02 SF	3.09	13.14	87.30	523.83	(0.00)	523.83
Walls							
40. R&R Stud wall - 2" x 4" load bearing - 16" oc	35.34 SF	3.08	3.86	22.56	135.27	(0.00)	135.27

RICE_BRIAN

7/26/2021

Page: 4

**AAA Claim Consultants, Inc**

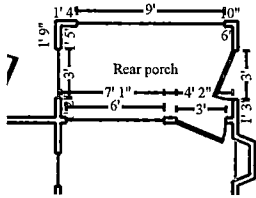
2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

CONTINUED - Utility Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
41. R&R 1/2" drywall - hung, taped, floated, ready for paint	384.31 SF	2.60	13.72	202.58	1,215.50	(0.00)	1,215.50
42. Masonry acid wash	384.31 SF	0.50	0.81	38.60	231.57	(0.00)	231.57
43. Seal/prime then paint the walls twice (3 coats)	384.31 SF	1.04	6.99	81.34	488.01	(0.00)	488.01
44. R&R Bookcase - built in - 10" - (SF of face area)	47.25 SF	11.80	18.65	115.26	691.46	(0.00)	691.46
45. Stain & finish bookcase	47.25 SF	2.37	1.62	22.72	136.32	(0.00)	136.32
46. R&R Wood window - single hung, 4-8 sf	3.00 EA	435.44	68.75	275.02	1,650.09	(0.00)	1,650.09
47. R&R Wood window - single hung, 9-12 sf	2.00 EA	520.85	57.79	219.90	1,319.39	(0.00)	1,319.39
48. Stain & finish wood window (per side)	5.00 EA	59.88	3.46	60.58	363.44	(0.00)	363.44
49. Additional charge for bay and bow windows	6.00 LF	22.46	6.30	28.22	169.28	(0.00)	169.28
50. R&R Aluminum window, single hung 9-12 sf	1.00 EA	180.30	7.58	37.58	225.46	(0.00)	225.46
51. Additional charge for a retrofit window, 3-11 sf	5.00 EA	66.34	3.62	67.06	402.38	(0.00)	402.38
52. Stain & finish casing	32.00 LF	1.21	0.40	7.82	46.94	(0.00)	46.94
53. R&R Window trim set (casing & stop) - stain grade	44.84 LF	5.51	8.63	51.14	306.84	(0.00)	306.84
54. R&R Window sill - stain grade	18.00 LF	3.41	1.41	12.56	75.35	(0.00)	75.35
55. Add on for colored frame (i.e., bronze or white)	44.84 SF	1.30	4.08	12.48	74.85	(0.00)	74.85
56. Flashing tape - self-adhesive	60.50 LF	1.23	3.35	15.56	93.33	(0.00)	93.33
57. Urethane foam sealant	60.50 LF	0.86	1.02	10.60	63.65	(0.00)	63.65
58. Stain & finish wood window sill	18.00 LF	2.30	0.24	8.32	49.96	(0.00)	49.96
59. R&R Baseboard - 2 1/4" stain grade	12.42 LF	3.33	1.21	8.52	51.09	(0.00)	51.09
60. Stain & finish baseboard w/cap &/or shoe	12.42 LF	1.44	0.17	3.62	21.67	(0.00)	21.67
61. R&R Door opening (jamb & casing) - 32"to36"wide - stain grade	1.00 EA	170.50	8.71	35.84	215.05	(0.00)	215.05
62. Stain & finish door slab only (per side)	1.00 EA	45.38	0.55	9.20	55.13	(0.00)	55.13
63. Rewire - average residence - copper wiring	137.02 SF	2.98	3.84	82.42	494.58	(0.00)	494.58
64. R&R 4" x 4" post - wood polymer lumber (1.33 BF per LF)	14.00 LF	16.45	10.78	48.22	289.30	(0.00)	289.30
65. Paint column - two coats	14.00 LF	4.44	0.47	12.54	75.17	(0.00)	75.17
66. Final cleaning - construction - Residential	137.02 SF	0.19	0.00	5.20	31.23	(0.00)	31.23
Totals: Utility Room			275.01	1,775.62	10,653.22	0.00	10,653.22

**AAA Claim Consultants, Inc**

2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

**Rear porch****Height: 8'**

257.33 SF Walls
315.96 SF Walls & Ceiling
6.51 SY Flooring
32.17 LF Ceil. Perimeter

58.63 SF Ceiling
58.63 SF Floor
32.17 LF Floor Perimeter

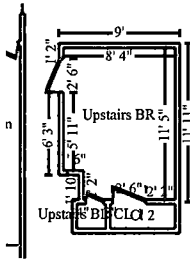
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
67. Door lockset - exterior	1.00 EA	47.06	2.14	9.84	59.04	(0.00)	59.04
Ceiling							
68. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
Walls							
69. R&R Stud wall - 2" x 4" x 8' load bearing - 16" oc	151.62 LF	25.47	141.26	800.62	4,803.64	(0.00)	4,803.64
70. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	322.02	16.32	67.68	406.02	(0.00)	406.02
71. Paint door slab only - 2 coats (per side)	1.00 EA	29.29	0.48	5.96	35.73	(0.00)	35.73
72. R&R Aluminum window, single hung 9-12 sf	1.00 EA	180.30	7.58	37.58	225.46	(0.00)	225.46
73. R&R Aluminum window, picture/fixed 12-23 sf	2.00 EA	231.96	21.29	97.06	582.27	(0.00)	582.27
74. Paint door or window opening - 2 coats (per side)	3.00 EA	24.30	0.87	14.76	88.53	(0.00)	88.53
75. Paint door or window opening - Large - 2 coats (per side)	2.00 EA	28.59	0.68	11.58	69.44	(0.00)	69.44
76. Additional charge for a retrofit window, 3-11 sf	1.00 EA	66.34	0.72	13.40	80.46	(0.00)	80.46
77. Additional charge for a retrofit window, 12-23 sf	2.00 EA	93.80	2.56	38.04	228.20	(0.00)	228.20
78. Add on for colored frame (i.e., bronze or white)	48.00 SF	1.30	4.37	13.36	80.13	(0.00)	80.13
79. Flashing tape - self-adhesive	54.00 LF	1.23	2.99	13.88	83.29	(0.00)	83.29
80. Urethane foam sealant	54.00 LF	0.86	0.91	9.46	56.81	(0.00)	56.81
81. R&R Paneling	257.33 SF	2.39	12.07	125.42	752.51	(0.00)	752.51
82. Seal & paint paneling	257.33 SF	0.92	3.06	47.96	287.76	(0.00)	287.76
83. Rewire - average residence - copper wiring	58.63 SF	2.98	1.64	35.26	211.62	(0.00)	211.62
84. R&R Window sill	15.00 LF	3.15	0.90	9.64	57.79	(0.00)	57.79
85. R&R Window trim set (casing & stop) - stain grade	18.00 LF	5.51	3.47	20.54	123.19	(0.00)	123.19
Floor							
86. R&R Deck planking - treated lumber (per SF)	58.63 SF	8.44	13.63	101.70	610.17	(0.00)	610.17
87. R&R Bottom plate - 2" x 4"	23.67 LF	6.68	1.66	31.96	191.73	(0.00)	191.73
88. R&R Joist - floor or ceiling - 2x10 - w/blocking	23.17 LF	5.26	4.07	25.18	151.12	(0.00)	151.12
89. R&R Joist - floor or ceiling - 2x8 - w/blocking	74.00 LF	4.34	9.89	66.22	397.27	(0.00)	397.27

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CONTINUED - Rear porch

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
90. Final cleaning - construction - Residential	58.63 SF	0.19	0.00	2.22	13.36	(0.00)	13.36
Totals: Rear porch			261.49	1,663.10	9,978.21	0.00	9,978.21

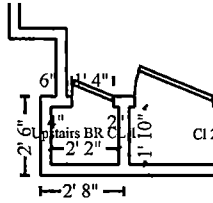
**Upstairs BR****Height: 8'**

316.00 SF Walls	91.89 SF Ceiling
407.89 SF Walls & Ceiling	91.89 SF Floor
10.21 SY Flooring	39.50 LF Floor Perimeter
39.50 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
91. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
92. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
93. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
94. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
95. Floor protection - self-adhesive plastic film	91.89 SF	0.43	0.77	8.06	48.34	(0.00)	48.34
96. Mask and prep for paint - paper and tape (per LF)	39.50 LF	0.67	0.11	5.32	31.90	(0.00)	31.90
97. Mask the walls per square foot - plastic and tape - 4 mil	316.00 SF	0.21	1.11	13.50	80.97	(0.00)	80.97
98. Seal/prime then paint the walls and ceiling (2 coats)	407.89 SF	0.74	4.57	61.28	367.69	(0.00)	367.69
99. Seal & paint crown molding - two coats	39.50 LF	1.16	0.33	9.22	55.37	(0.00)	55.37
100. Final cleaning - construction - Residential	91.89 SF	0.20	0.00	3.68	22.06	(0.00)	22.06
Interior of Wall Cleaning:							
101. R&R 1/2" drywall - hung, taped, floated, ready for paint	67.20 SF	2.60	2.40	35.44	212.56	(0.00)	212.56
102. Dry ice blasting exposed framing - Walls (PER SF)	67.20 SF	3.65	7.57	50.58	303.43	(0.00)	303.43
Totals: Upstairs BR			21.96	222.84	1,336.86	0.00	1,336.86

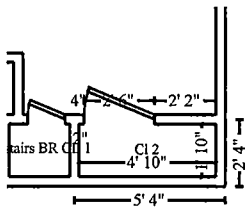
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**Upstairs BR CL 1****Height: 8'**

64.00 SF Walls	3.97 SF Ceiling
67.97 SF Walls & Ceiling	3.97 SF Floor
0.44 SY Flooring	8.00 LF Floor Perimeter
8.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
103. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
104. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
105. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
106. Floor protection - self-adhesive plastic film	3.97 SF	0.43	0.03	0.34	2.08	(0.00)	2.08
107. Mask and prep for paint - paper and tape (per LF)	8.00 LF	0.67	0.02	1.08	6.46	(0.00)	6.46
108. Mask the walls per square foot - plastic and tape - 4 mil	64.00 SF	0.21	0.22	2.72	16.38	(0.00)	16.38
109. Seal/prime then paint the walls and ceiling (2 coats)	67.97 SF	0.74	0.76	10.22	61.28	(0.00)	61.28
110. Seal & paint crown molding - two coats	8.00 LF	1.16	0.07	1.88	11.23	(0.00)	11.23
111. Final cleaning - construction - Residential	3.97 SF	0.20	0.00	0.16	0.95	(0.00)	0.95
Totals: Upstairs BR CL 1			5.57	48.14	288.80	0.00	288.80

**CL 2****Height: 8'**

106.67 SF Walls	8.86 SF Ceiling
115.53 SF Walls & Ceiling	8.86 SF Floor
0.98 SY Flooring	13.33 LF Floor Perimeter
13.33 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
112. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
113. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
114. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
115. Floor protection - self-adhesive plastic film	8.86 SF	0.43	0.07	0.78	4.66	(0.00)	4.66
116. Mask and prep for paint - paper and tape (per LF)	13.33 LF	0.67	0.04	1.78	10.75	(0.00)	10.75
117. Mask the walls per square foot - plastic and tape - 4 mil	106.67 SF	0.21	0.37	4.56	27.33	(0.00)	27.33
118. Seal/prime then paint the walls and ceiling (2 coats)	115.53 SF	0.74	1.29	17.36	104.14	(0.00)	104.14

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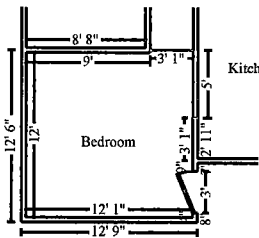
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CONTINUED - CI 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
119. Seal & paint crown molding - two coats	13.33 LF	1.16	0.11	3.12	18.69	(0.00)	18.69
120. Final cleaning - construction - Residential	8.86 SF	0.20	0.00	0.36	2.13	(0.00)	2.13
Totals: CI 2			6.35	59.70	358.12	0.00	358.12

**Bedroom****Height: 8'**

328.49 SF Walls	145.52 SF Ceiling
474.00 SF Walls & Ceiling	145.52 SF Floor
16.17 SY Flooring	40.23 LF Floor Perimeter
45.23 LF Ceil. Perimeter	

Missing Wall - Goes to Floor
Missing Wall

5' X 6' 8"**3' 1 1/4" X 8'****Opens into KITCHEN****Opens into HALLWAY**

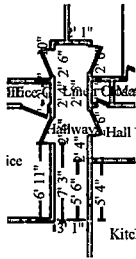
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
121. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
122. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
123. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
124. R&R Door lockset - exterior	1.00 EA	58.22	2.14	12.08	72.44	(0.00)	72.44
125. Mask and prep for paint - paper and tape (per LF)	45.23 LF	0.67	0.13	6.08	36.51	(0.00)	36.51
126. Mask the walls per square foot - plastic and tape - 4 mil	328.49 SF	0.21	1.15	14.04	84.17	(0.00)	84.17
127. Seal/prime then paint the walls and ceiling (2 coats)	474.00 SF	0.74	5.31	71.22	427.29	(0.00)	427.29
128. Seal & paint crown molding - two coats	45.23 LF	1.16	0.38	10.58	63.43	(0.00)	63.43
129. Remove Carpet	145.52 SF	0.25	0.00	7.28	43.66	(0.00)	43.66
130. Carpet	167.35 SF	2.69	24.60	94.96	569.73	(0.00)	569.73
15 % waste added for Carpet.							
131. R&R Carpet pad	145.52 SF	0.67	4.89	20.48	122.87	(0.00)	122.87
132. Final cleaning - construction - Residential	145.52 SF	0.20	0.00	5.82	34.92	(0.00)	34.92
Interior of Wall Cleaning:							
133. R&R 1/2" drywall - hung, taped, floated, ready for paint	96.00 SF	2.60	3.43	50.60	303.63	(0.00)	303.63

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CONTINUED - Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
134. Dry ice blasting exposed framing - Walls (PER SF)	96.00 SF	3.65	10.82	72.24	433.46	(0.00)	433.46
Totals: Bedroom			56.45	391.08	2,346.29	0.00	2,346.29

**Hallway****Height: 8'**

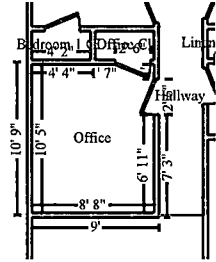
290.18 SF Walls	51.25 SF Ceiling
341.43 SF Walls & Ceiling	51.25 SF Floor
5.69 SY Flooring	36.27 LF Floor Perimeter
36.27 LF Ceil. Perimeter	

Missing Wall**3' 1 1/4" X 8'****Opens into BEDROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
135. Cold air return cover	1.00 EA	24.24	0.81	5.00	30.05	(0.00)	30.05
136. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
137. Floor protection - self-adhesive plastic film	51.25 SF	0.43	0.43	4.48	26.95	(0.00)	26.95
138. Mask and prep for paint - paper and tape (per LF)	36.27 LF	0.67	0.10	4.88	29.28	(0.00)	29.28
139. Mask the walls per square foot - plastic and tape - 4 mil	290.18 SF	0.21	1.02	12.38	74.34	(0.00)	74.34
140. Seal/prime then paint the walls and ceiling (2 coats)	341.43 SF	0.74	3.82	51.30	307.78	(0.00)	307.78
141. Seal & paint crown molding - two coats	36.27 LF	1.16	0.30	8.48	50.85	(0.00)	50.85
142. Final cleaning - construction - Residential	51.25 SF	0.20	0.00	2.06	12.31	(0.00)	12.31
Interior of Wall Cleaning:							
143. R&R 1/2" drywall - hung, taped, floated, ready for paint	112.00 SF	2.60	4.00	59.04	354.24	(0.00)	354.24
144. Dry ice blasting exposed framing - Walls (PER SF)	112.00 SF	3.65	12.62	84.28	505.70	(0.00)	505.70
Totals: Hallway			25.41	246.54	1,479.31	0.00	1,479.31

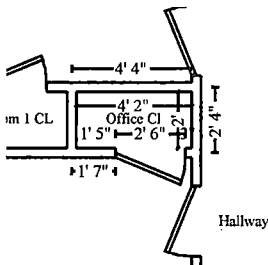
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**Office****Height: 8'**

304.97 SF Walls	90.04 SF Ceiling
395.02 SF Walls & Ceiling	90.04 SF Floor
10.00 SY Flooring	38.12 LF Floor Perimeter
38.12 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
145. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
146. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
147. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
148. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
149. Floor protection - self-adhesive plastic film	90.04 SF	0.43	0.76	7.90	47.38	(0.00)	47.38
150. Mask and prep for paint - paper and tape (per LF)	38.12 LF	0.67	0.11	5.12	30.77	(0.00)	30.77
151. Mask the walls per square foot - plastic and tape - 4 mil	304.97 SF	0.21	1.07	13.02	78.13	(0.00)	78.13
152. Seal/prime then paint the walls and ceiling (2 coats)	395.02 SF	0.74	4.42	59.34	356.07	(0.00)	356.07
153. Seal & paint crown molding - two coats	38.12 LF	1.16	0.32	8.90	53.44	(0.00)	53.44
154. Final cleaning - construction - Residential	90.04 SF	0.20	0.00	3.60	21.61	(0.00)	21.61
Interior of Wall Cleaning:							
155. R&R 1/2" drywall - hung, taped, floated, ready for paint	56.00 SF	2.60	2.00	29.52	177.12	(0.00)	177.12
156. Dry ice blasting exposed framing - Walls (PER SF)	56.00 SF	3.65	6.31	42.14	252.85	(0.00)	252.85
Totals: Office			26.71	254.44	1,526.77	0.00	1,526.77

**Office Cl****Height: 8'**

98.31 SF Walls	8.29 SF Ceiling
106.59 SF Walls & Ceiling	8.29 SF Floor
0.92 SY Flooring	12.29 LF Floor Perimeter
12.29 LF Ceil. Perimeter	

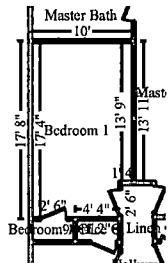
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
157. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
158. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
159. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36

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CONTINUED - Office CI

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
160. Floor protection - self-adhesive plastic film	8.29 SF	0.43	0.07	0.74	4.37	(0.00)	4.37
161. Mask and prep for paint - paper and tape (per LF)	12.29 LF	0.67	0.03	1.64	9.90	(0.00)	9.90
162. Mask the walls per square foot - plastic and tape - 4 mil	98.31 SF	0.21	0.34	4.20	25.19	(0.00)	25.19
163. Seal/prime then paint the walls and ceiling (2 coats)	106.59 SF	0.74	1.19	16.02	96.09	(0.00)	96.09
164. Seal & paint crown molding - two coats	12.29 LF	1.16	0.10	2.88	17.24	(0.00)	17.24
165. Final cleaning - construction - Residential	8.29 SF	0.20	0.00	0.34	2.00	(0.00)	2.00
Totals: Office CI			6.20	57.56	345.21	0.00	345.21

**Bedroom 1****Height: 8'**

437.33 SF Walls	168.47 SF Ceiling
605.81 SF Walls & Ceiling	168.47 SF Floor
18.72 SY Flooring	54.67 LF Floor Perimeter
54.67 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
166. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
167. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
168. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
169. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
170. Floor protection - self-adhesive plastic film	168.47 SF	0.43	1.42	14.76	88.62	(0.00)	88.62
171. Mask and prep for paint - paper and tape (per LF)	54.67 LF	0.67	0.15	7.36	44.14	(0.00)	44.14
172. Mask the walls per square foot - plastic and tape - 4 mil	437.33 SF	0.21	1.53	18.66	112.03	(0.00)	112.03
173. Seal/prime then paint the walls and ceiling (2 coats)	605.81 SF	0.74	6.79	91.02	546.11	(0.00)	546.11
174. Seal & paint crown molding - two coats	54.67 LF	1.16	0.46	12.78	76.66	(0.00)	76.66
175. Final cleaning - construction - Residential	168.47 SF	0.20	0.00	6.74	40.43	(0.00)	40.43

Interior of Wall Cleaning:

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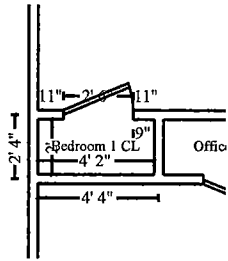
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CONTINUED - Bedroom 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
176. R&R 1/2" drywall - hung, taped, floated, ready for paint	110.00 SF	2.60	3.93	57.98	347.91	(0.00)	347.91
177. Dry ice blasting exposed framing - Walls (PER SF)	110.00 SF	3.65	12.40	82.78	496.68	(0.00)	496.68
Totals: Bedroom 1			38.40	376.98	2,261.98	0.00	2,261.98

**Bedroom 1 CL****Height: 8'**

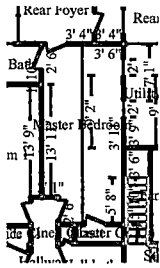
98.67 SF Walls
107.00 SF Walls & Ceiling
0.93 SY Flooring
12.33 LF Ceil. Perimeter

8.33 SF Ceiling
8.33 SF Floor
12.33 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
178. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
179. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
180. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
181. Floor protection - self-adhesive plastic film	8.33 SF	0.43	0.07	0.74	4.39	(0.00)	4.39
182. Mask and prep for paint - paper and tape (per LF)	12.33 LF	0.67	0.03	1.66	9.95	(0.00)	9.95
183. Mask the walls per square foot - plastic and tape - 4 mil	98.67 SF	0.21	0.35	4.22	25.29	(0.00)	25.29
184. Seal/prime then paint the walls and ceiling (2 coats)	107.00 SF	0.74	1.20	16.08	96.46	(0.00)	96.46
185. Seal & paint crown molding - two coats	12.33 LF	1.16	0.10	2.88	17.28	(0.00)	17.28
186. Final cleaning - construction - Residential	8.33 SF	0.20	0.00	0.34	2.01	(0.00)	2.01
Totals: Bedroom 1 CL			6.22	57.66	345.80	0.00	345.80

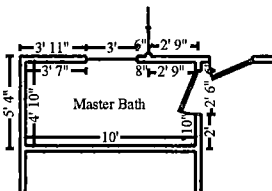
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**Master Bedroom****Height: Peaked**

614.85 SF Walls	255.61 SF Ceiling
870.45 SF Walls & Ceiling	216.22 SF Floor
24.02 SY Flooring	64.67 LF Floor Perimeter
68.24 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
187. Heat/AC register - Mechanically attached	2.00 EA	19.47	1.26	8.04	48.24	(0.00)	48.24
188. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
189. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
190. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
191. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
192. Floor protection - self-adhesive plastic film	216.22 SF	0.43	1.82	18.96	113.75	(0.00)	113.75
193. Mask and prep for paint - paper and tape (per LF)	68.24 LF	0.67	0.19	9.18	55.09	(0.00)	55.09
194. Mask the walls per square foot - plastic and tape - 4 mil	614.85 SF	0.21	2.15	26.26	157.53	(0.00)	157.53
195. Seal/prime then paint the walls and ceiling (2 coats)	870.45 SF	0.74	9.75	130.78	784.66	(0.00)	784.66
196. Seal & paint crown molding - two coats	68.24 LF	1.16	0.57	15.96	95.69	(0.00)	95.69
197. Final cleaning - construction - Residential	216.22 SF	0.20	0.00	8.64	51.88	(0.00)	51.88
Interior of Wall Cleaning:							
198. R&R 1/2" drywall - hung, taped, floated, ready for paint	176.00 SF	2.60	6.28	92.78	556.66	(0.00)	556.66
199. Dry ice blasting exposed framing - Walls (PER SF)	176.00 SF	3.65	19.84	132.44	794.68	(0.00)	794.68
Totals: Master Bedroom			55.26	538.56	3,231.27	0.00	3,231.27

**Master Bath****Height: 8'**

237.33 SF Walls	48.33 SF Ceiling
285.67 SF Walls & Ceiling	48.33 SF Floor
5.37 SY Flooring	29.67 LF Floor Perimeter
29.67 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
200. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
201. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25

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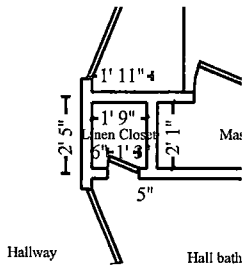
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CONTINUED - Master Bath

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
202. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
203. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
204. Floor protection - self-adhesive plastic film	48.33 SF	0.43	0.41	4.24	25.43	(0.00)	25.43
205. Mask and prep for paint - paper and tape (per LF)	29.67 LF	0.67	0.08	4.00	23.96	(0.00)	23.96
206. Mask the walls per square foot - plastic and tape - 4 mil	237.33 SF	0.21	0.83	10.12	60.79	(0.00)	60.79
207. Seal/prime then paint the walls and ceiling (2 coats)	285.67 SF	0.74	3.20	42.92	257.52	(0.00)	257.52
208. Seal & paint crown molding - two coats	29.67 LF	1.16	0.25	6.94	41.61	(0.00)	41.61
209. Final cleaning - construction - Residential	48.33 SF	0.20	0.00	1.94	11.61	(0.00)	11.61
Interior of Wall Cleaning:							
210. R&R 1/2" drywall - hung, taped, floated, ready for paint	38.67 SF	2.60	1.38	20.38	122.30	(0.00)	122.30
211. Dry ice blasting exposed framing - Walls (PER SF)	38.67 SF	3.65	4.36	29.12	174.63	(0.00)	174.63
Totals: Master Bath			15.61	155.42	932.39	0.00	932.39

**Linen Closet****Height: 8'**

61.33 SF Walls	3.65 SF Ceiling
64.98 SF Walls & Ceiling	3.65 SF Floor
0.41 SY Flooring	7.67 LF Floor Perimeter
7.67 LF Ceil. Perimeter	

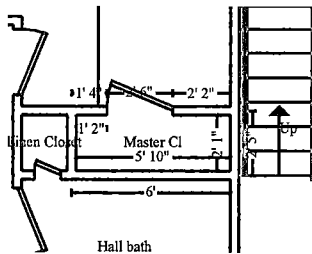
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
212. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
213. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
214. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
215. Floor protection - self-adhesive plastic film	3.65 SF	0.43	0.03	0.32	1.92	(0.00)	1.92
216. Mask and prep for paint - paper and tape (per LF)	7.67 LF	0.67	0.02	1.02	6.18	(0.00)	6.18
217. Mask the walls per square foot - plastic and tape - 4 mil	61.33 SF	0.21	0.21	2.62	15.71	(0.00)	15.71

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CONTINUED - Linen Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
218. Seal/prime then paint the walls and ceiling (2 coats)	64.98 SF	0.74	0.73	9.76	58.58	(0.00)	58.58
219. Seal & paint crown molding - two coats	7.67 LF	1.16	0.06	1.80	10.76	(0.00)	10.76
220. Final cleaning - construction - Residential	3.65 SF	0.20	0.00	0.14	0.87	(0.00)	0.87
Totals: Linen Closet			5.52	47.40	284.44	0.00	284.44

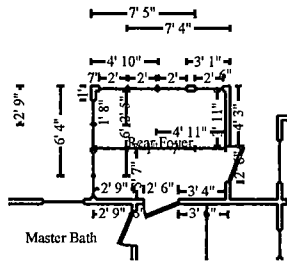
**Master Cl****Height: 8'**

126.67 SF Walls	12.15 SF Ceiling
138.82 SF Walls & Ceiling	12.15 SF Floor
1.35 SY Flooring	15.83 LF Floor Perimeter
15.83 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
221. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
222. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
223. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
224. Floor protection - self-adhesive plastic film	12.15 SF	0.43	0.10	1.06	6.38	(0.00)	6.38
225. Mask and prep for paint - paper and tape (per LF)	15.83 LF	0.67	0.04	2.12	12.77	(0.00)	12.77
226. Mask the walls per square foot - plastic and tape - 4 mil	126.67 SF	0.21	0.44	5.40	32.44	(0.00)	32.44
227. Seal/prime then paint the walls and ceiling (2 coats)	138.82 SF	0.74	1.55	20.86	125.14	(0.00)	125.14
228. Seal & paint crown molding - two coats	15.83 LF	1.16	0.13	3.70	22.19	(0.00)	22.19
229. Final cleaning - construction - Residential	12.15 SF	0.20	0.00	0.48	2.91	(0.00)	2.91
Totals: Master Cl			6.73	65.36	392.25	0.00	392.25

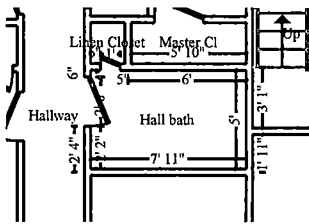
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**Rear Foyer****Height: 8'**

270.67 SF Walls	70.92 SF Ceiling
341.58 SF Walls & Ceiling	70.92 SF Floor
7.88 SY Flooring	33.83 LF Floor Perimeter
33.83 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
230. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
231. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25
232. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
233. Floor protection - self-adhesive plastic film	70.92 SF	0.43	0.60	6.22	37.32	(0.00)	37.32
234. Window blind - horizontal or vertical - Detach & reset	2.00 EA	27.81	0.00	11.12	66.74	(0.00)	66.74
235. Mask and prep for paint - paper and tape (per LF)	33.83 LF	0.67	0.09	4.56	27.32	(0.00)	27.32
236. Mask the walls per square foot - plastic and tape - 4 mil	270.67 SF	0.21	0.95	11.56	69.35	(0.00)	69.35
237. Stain & finish paneling	341.58 SF	1.28	7.41	88.92	533.55	(0.00)	533.55
238. Stain & finish crown molding	33.83 LF	1.29	0.43	8.80	52.87	(0.00)	52.87
239. Stain & finish door/window trim & jamb (per side)	3.00 EA	31.80	1.17	19.32	115.89	(0.00)	115.89
240. Stain & finish window shutters - per set	4.00 EA	31.70	2.07	25.78	154.65	(0.00)	154.65
241. Final cleaning - construction - Residential	70.92 SF	0.20	0.00	2.84	17.02	(0.00)	17.02
Totals: Rear Foyer			23.81	260.00	1,559.99	0.00	1,559.99

**Hall bath****Height: 8'**

206.67 SF Walls	39.58 SF Ceiling
246.25 SF Walls & Ceiling	39.58 SF Floor
4.40 SY Flooring	25.83 LF Floor Perimeter
25.83 LF Ceil. Perimeter	

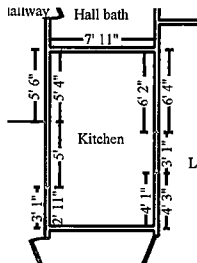
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
242. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
243. R&R Exhaust fan	1.00 EA	187.53	3.56	38.22	229.31	(0.00)	229.31
244. R&R Light bar - 6 lights	1.00 EA	120.53	3.56	24.84	148.93	(0.00)	148.93
245. R&R Shower curtain rod	1.00 EA	32.80	1.15	6.80	40.75	(0.00)	40.75
246. R&R Door hinges (set of 2)	1.00 EA	34.55	0.66	7.04	42.25	(0.00)	42.25

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CONTINUED - Hall bath

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
247. R&R Door knob - interior	1.00 EA	48.80	1.50	10.06	60.36	(0.00)	60.36
248. Floor protection - self-adhesive plastic film	39.58 SF	0.43	0.33	3.46	20.81	(0.00)	20.81
249. Mask and prep for paint - paper and tape (per LF)	25.83 LF	0.67	0.07	3.48	20.86	(0.00)	20.86
250. Mask the walls per square foot - plastic and tape - 4 mil	206.67 SF	0.21	0.72	8.82	52.94	(0.00)	52.94
251. Seal/prime then paint the walls and ceiling (2 coats)	246.25 SF	0.74	2.76	37.00	221.99	(0.00)	221.99
252. Seal & paint crown molding - two coats	25.83 LF	1.16	0.22	6.04	36.22	(0.00)	36.22
253. Final cleaning - construction - Residential	39.58 SF	0.20	0.00	1.58	9.50	(0.00)	9.50
Totals: Hall bath			15.16	151.36	908.04	0.00	908.04

**Kitchen****Height: 8'**

284.78 SF Walls	104.90 SF Ceiling
389.67 SF Walls & Ceiling	104.90 SF Floor
11.66 SY Flooring	34.25 LF Floor Perimeter
42.33 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**5' X 6' 8"****Opens into BEDROOM****Missing Wall - Goes to Floor****3' 1" X 6' 8"****Opens into LIVING_ROOM**

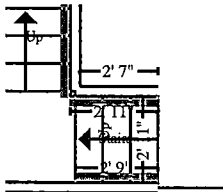
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
254. Heat/AC register - Mechanically attached	1.00 EA	19.47	0.63	4.02	24.12	(0.00)	24.12
255. R&R Ceiling fan & light	1.00 EA	309.96	8.93	63.78	382.67	(0.00)	382.67
256. Floor protection - self-adhesive plastic film	104.90 SF	0.43	0.88	9.20	55.19	(0.00)	55.19
257. Mask and prep for paint - paper and tape (per LF)	42.33 LF	0.67	0.12	5.70	34.18	(0.00)	34.18
258. Mask the walls per square foot - plastic and tape - 4 mil	284.78 SF	0.21	1.00	12.16	72.96	(0.00)	72.96
259. Seal/prime then paint the walls and ceiling (2 coats)	389.67 SF	0.74	4.36	58.56	351.28	(0.00)	351.28
260. Seal & paint crown molding - two coats	42.33 LF	1.16	0.36	9.90	59.36	(0.00)	59.36

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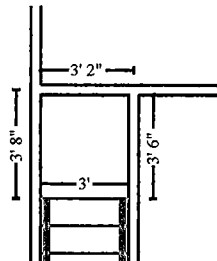
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CONTINUED - Kitchen

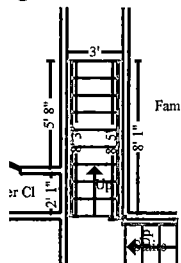
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
261. Final cleaning - construction - Residential	104.90 SF	0.20	0.00	4.20	25.18	(0.00)	25.18
Totals: Kitchen			16.28	167.52	1,004.94	0.00	1,004.94

**Stairs****Height: 16' 9"**

87.71 SF Walls	8.02 SF Ceiling
95.73 SF Walls & Ceiling	15.67 SF Floor
1.74 SY Flooring	6.86 LF Floor Perimeter
5.67 LF Ceil. Perimeter	

Missing Wall**2' 11" X 16' 8 15/16"****Opens into FAMILY_ROOM****Subroom: Stairs3 (1)****Height: 8'**

80.00 SF Walls	10.50 SF Ceiling
90.50 SF Walls & Ceiling	10.50 SF Floor
1.17 SY Flooring	10.00 LF Floor Perimeter
10.00 LF Ceil. Perimeter	

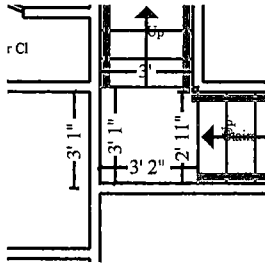
Missing Wall**3' X 8'****Opens into STAIRS2****Subroom: Stairs2 (3)****Height: 14' 3"**

185.91 SF Walls	24.75 SF Ceiling
210.66 SF Walls & Ceiling	44.62 SF Floor
4.96 SY Flooring	20.17 LF Floor Perimeter
16.67 LF Ceil. Perimeter	

Missing Wall**3' X 14' 2 15/16"****Opens into STAIRS1****Missing Wall****3' X 14' 2 15/16"****Opens into STAIRS3**

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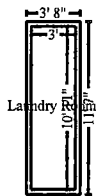
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**Subroom: Stairs1 (2)****Height: 14' 3"**

89.04 SF Walls	9.75 SF Ceiling
98.79 SF Walls & Ceiling	9.76 SF Floor
1.08 SY Flooring	6.25 LF Floor Perimeter
6.25 LF Ceil. Perimeter	

Missing Wall**2' 11" X 14' 2 15/16"****Opens into STAIRS****Missing Wall****3' X 14' 2 15/16"****Opens into STAIRS2**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
262. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
263. Floor protection - self-adhesive plastic film	80.55 SF	0.43	0.68	7.06	42.38	(0.00)	42.38
264. Mask and prep for paint - paper and tape (per LF)	38.58 LF	0.67	0.11	5.20	31.16	(0.00)	31.16
265. Mask the walls per square foot - plastic and tape - 4 mil	442.66 SF	0.21	1.55	18.92	113.43	(0.00)	113.43
266. Seal/prime then paint the walls and ceiling (2 coats)	495.68 SF	0.74	5.55	74.48	446.83	(0.00)	446.83
267. Seal & paint crown molding - two coats	38.58 LF	1.16	0.32	9.02	54.09	(0.00)	54.09
268. Final cleaning - construction - Residential	80.55 SF	0.20	0.00	3.22	19.33	(0.00)	19.33
Totals: Stairs			10.52	132.54	795.03	0.00	795.03

**Laundry Room****Height: 8'**

222.67 SF Walls	32.75 SF Ceiling
255.42 SF Walls & Ceiling	32.75 SF Floor
3.64 SY Flooring	27.83 LF Floor Perimeter
27.83 LF Ceil. Perimeter	

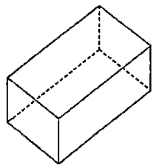
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
269. R&R Light fixture	1.00 EA	70.86	2.31	14.64	87.81	(0.00)	87.81
270. Floor protection - self-adhesive plastic film	32.75 SF	0.43	0.28	2.88	17.24	(0.00)	17.24
271. Mask and prep for paint - paper and tape (per LF)	27.83 LF	0.67	0.08	3.76	22.49	(0.00)	22.49
272. Mask the walls per square foot - plastic and tape - 4 mil	222.67 SF	0.21	0.78	9.52	57.06	(0.00)	57.06
273. Seal/prime then paint the walls and ceiling (2 coats)	255.42 SF	0.74	2.86	38.38	230.25	(0.00)	230.25
274. Seal & paint crown molding - two coats	27.83 LF	1.16	0.23	6.50	39.01	(0.00)	39.01

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CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
275. Final cleaning - construction - Residential	32.75 SF	0.20	0.00	1.32	7.87	(0.00)	7.87
Totals: Laundry Room			6.54	77.00	461.73	0.00	461.73
Total: Main Level			1,018.39	8,109.32	48,653.47	0.00	48,653.47

**Attic****LxWxH 42' x 20' 8" x 8'**

1002.67 SF Walls	868.00 SF Ceiling
1870.67 SF Walls & Ceiling	868.00 SF Floor
96.44 SY Flooring	125.33 LF Floor Perimeter
336.00 SF Long Wall	165.33 SF Short Wall
125.33 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
276. Contents - move out then reset - Large room	1.00 EA	67.07	0.00	13.42	80.49	(0.00)	80.49
277. Deodorize building - Hot thermal fog	6,944.00 CF	0.06	0.00	83.32	499.96	(0.00)	499.96
This line item was added because it was omitted by cleaning company and the work must be performed.							
278. Final cleaning - construction - Residential	868.00 SF	0.19	0.00	32.98	197.90	(0.00)	197.90
Totals: Attic			0.00	129.72	778.35	0.00	778.35
Total: Interior			1,018.39	8,239.04	49,431.82	0.00	49,431.82

Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
279. Plants - shrubs - deciduous - 5 gallon	5.00 EA	66.57	11.55	68.90	413.30	(0.00)	413.30
280. Exterior - paint two coats	88.67 SF	0.94	1.92	17.06	102.33	(0.00)	102.33
Totals: Exterior			13.47	85.96	515.63	0.00	515.63

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Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
281. R&R Siding - vinyl	57.20 SF	3.37	5.45	39.66	237.88	(0.00)	237.88
282. R&R Sheathing - plywood - 3/4" CDX	57.20 SF	2.86	5.41	33.80	202.80	(0.00)	202.80
283. Paint door or window opening - 2 coats (per side)	3.00 EA	24.30	0.87	14.76	88.53	(0.00)	88.53
284. R&R 2" x 4" lumber - treated (.667 BF per LF)	34.68 LF	3.22	2.57	22.86	137.10	(0.00)	137.10
285. R&R 2" x 6" lumber (1 BF per LF)	6.42 LF	3.57	0.65	4.74	28.31	(0.00)	28.31
286. Seal & paint trim - two coats	22.26 LF	1.10	0.17	4.94	29.60	(0.00)	29.60
287. Vapor barrier - 15# felt	57.20 SF	0.21	0.20	2.44	14.65	(0.00)	14.65
Totals: Rear Elevation			15.32	123.20	738.87	0.00	738.87

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
288. R&R Siding - vinyl	104.06 SF	3.37	9.91	72.12	432.71	(0.00)	432.71
289. Vapor barrier - 15# felt	104.06 SF	0.21	0.36	4.46	26.67	(0.00)	26.67
290. R&R Sheathing - plywood - 3/4" CDX	104.06 SF	2.86	9.83	61.48	368.93	(0.00)	368.93
291. Paint door or window opening - 2 coats (per side)	5.00 EA	24.30	1.44	24.58	147.52	(0.00)	147.52
292. R&R 2" x 4" lumber (.667 BF per LF)	22.23 LF	3.07	1.56	13.98	83.78	(0.00)	83.78
293. R&R 2" x 6" lumber (1 BF per LF)	10.34 LF	3.57	1.05	7.60	45.56	(0.00)	45.56
294. R&R 1" x 4" lumber (.333 BF per LF)	7.16 LF	2.83	0.20	4.10	24.57	(0.00)	24.57
Totals: Right Elevation			24.35	188.32	1,129.74	0.00	1,129.74

Dwelling Roof**Dwelling Roof**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Roof framing and sheathing							
295. 2" x 10" x 16' #2 & better Fir / Larch (material only)	1.00 EA	35.14	2.46	7.52	45.12	(0.00)	45.12
296. 2" x 10" x 12' #2 & better Fir / Larch (material only)	2.00 EA	26.68	3.74	11.42	68.52	(0.00)	68.52
297. 2" x 8" x 8' #2 & better Fir / Larch (material only)	41.00 EA	13.45	38.60	118.02	708.07	(0.00)	708.07
298. 2" x 6" x 16' #2 & better Fir / Larch (material only)	5.00 EA	20.33	7.12	21.76	130.53	(0.00)	130.53

**AAA Claim Consultants, Inc**

2910 Kerry Forest Pkwy
Suite D4-393
Tallahassee, FL 32309

CONTINUED - Dwelling Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
299. R&R Rafters - 2x8 - Labor only - (using rafter length)	302.24 LF	3.26	0.63	197.18	1,183.11	(0.00)	1,183.11
300. R&R Rafters - 2x10 - Labor only - (using rafter length)	15.17 LF	3.62	0.03	11.00	65.94	(0.00)	65.94
301. R&R Rafters - hip - 10" - Labor only (use hip length)	21.79 LF	23.60	0.08	102.86	617.19	(0.00)	617.19
302. R&R Rafters - 2x6 - Labor only - (using rafter length)	86.65 LF	2.73	0.18	47.36	284.09	(0.00)	284.09
303. R&R Sheathing - OSB - 1/2"	416.00 SF	2.27	29.41	194.76	1,168.49	(0.00)	1,168.49
304. 2" x 4" x 14' #2 & better Fir / Larch (material only)	6.00 EA	12.42	5.22	15.94	95.68	(0.00)	95.68
305. 2" x 4" x 8' #2 & better Fir / Larch (material only)	43.00 EA	7.06	21.25	64.98	389.81	(0.00)	389.81
306. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)	2.00 EA	6.84	0.96	2.94	17.58	(0.00)	17.58
307. R&R Sheathing - OSB - 1/2"	34.01 SF	2.27	2.40	15.94	95.55	(0.00)	95.55
308. R&R Labor to frame 2" x 4" non-bearing wall - 16" oc	34.01 SF	1.49	0.05	10.16	60.88	(0.00)	60.88
309. 2" x 6" x 8' #2 & better Fir / Larch (material only)	2.00 EA	10.25	1.44	4.38	26.32	(0.00)	26.32
ROOF							
310. R&R Metal roofing	2,018.70 SF	3.94	180.88	1,626.92	9,761.48	(0.00)	9,761.48
This calculation includes the first story roofing only. It does not include the second story roof.							
311. R&R Ridge cap - metal roofing	131.80 LF	5.55	20.57	150.42	902.48	(0.00)	902.48
312. R&R Valley metal - (W) profile	25.90 LF	5.45	5.71	29.38	176.25	(0.00)	176.25
313. R&R Flashing, 14" wide	14.60 LF	3.38	1.60	10.20	61.15	(0.00)	61.15
314. R&R Aluminum rake/gable edge trim - mill finish	65.80 LF	3.71	6.86	50.20	301.18	(0.00)	301.18
315. R&R Eave trim for metal roofing - 29 gauge	175.10 LF	3.73	15.81	133.80	802.73	(0.00)	802.73
316. R&R Trim board - 1" x 6" - installed (pine)	175.10 LF	4.04	25.49	146.58	879.48	(0.00)	879.48
317. Prime & paint exterior fascia - wood, 4"- 6" wide	207.60 LF	1.32	2.33	55.26	331.62	(0.00)	331.62
318. R&R Soffit - wood	36.75 SF	4.63	4.04	34.82	209.01	(0.00)	209.01
319. Prime & paint exterior soffit - wood	36.75 SF	1.74	0.95	13.00	77.90	(0.00)	77.90
320. R&R 1" x 3" lumber (.25 BF per LF)	36.75 LF	2.72	0.75	20.14	120.85	(0.00)	120.85
321. Seal & paint trim - two coats	36.75 LF	1.10	0.28	8.14	48.85	(0.00)	48.85
Total: Dwelling Roof			378.84	3,105.08	18,629.86	0.00	18,629.86

Dwelling Extension

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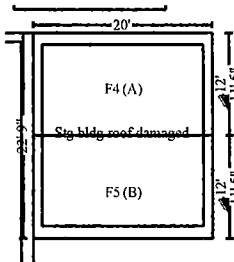
Dwelling Extension

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>Carport & Shed Roof & Wall Framing</u>							
322. 2" x 4" x 16' #2 & better Fir / Larch (material only)	8.00 EA	14.00	7.84	23.96	143.80	(0.00)	143.80
323. 2" x 4" x 8' #2 & better Fir / Larch (material only)	12.00 EA	7.06	5.93	18.12	108.77	(0.00)	108.77
324. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)	81.00 EA	6.84	38.78	118.56	711.38	(0.00)	711.38
325. R&R Sheathing - OSB - 1/2"	730.41 SF	2.27	51.64	341.92	2,051.59	(0.00)	2,051.59
326. R&R Labor to frame 2" x 4" non-bearing wall - 16" oc	70.41 SF	1.49	0.10	21.00	126.01	(0.00)	126.01
327. 2" x 4" x 10' #2 & better Fir / Larch (material only)	9.00 EA	8.82	5.56	17.00	101.94	(0.00)	101.94
328. 2" x 4" x 12' #2 & better Fir / Larch (material only)	6.00 EA	10.63	4.46	13.66	81.90	(0.00)	81.90
329. 2" x 6" x 12' #2 & better Fir / Larch (material only)	4.00 EA	15.43	4.32	13.20	79.24	(0.00)	79.24
330. 2" x 4" x 14' #2 & better Fir / Larch (material only)	3.00 EA	12.42	2.61	7.98	47.85	(0.00)	47.85
331. 2" x 10" x 8' #2 & better Fir / Larch (material only)	2.00 EA	17.71	2.48	7.58	45.48	(0.00)	45.48
332. R&R Labor to frame 2" x 4" load bearing wall - 16" oc	658.58 SF	1.54	0.92	203.02	1,218.16	(0.00)	1,218.16
333. 2" x 8" x 12' #2 & better Fir / Larch (material only)	8.00 EA	20.25	11.34	34.66	208.00	(0.00)	208.00
334. 2" x 8" x 18' #2 & better Fir / Larch (material only)	1.00 EA	30.56	2.14	6.54	39.24	(0.00)	39.24
335. R&R Sheathing - OSB - 1/2"	480.00 SF	2.27	33.94	224.70	1,348.24	(0.00)	1,348.24
336. R&R Rafters - 2x6 - Labor only - (using rafter length)	117.80 LF	2.73	0.25	64.38	386.22	(0.00)	386.22
337. R&R Rafters - 2x8 - Labor only - (using rafter length)	332.40 LF	3.26	0.70	216.86	1,301.19	(0.00)	1,301.19
338. 2" x 6" x 10' #2 & better Fir / Larch (material only)	4.00 EA	12.81	3.59	10.96	65.79	(0.00)	65.79
339. 2" x 6" x 18' #2 & better Fir / Larch (material only)	2.00 EA	23.86	3.34	10.20	61.26	(0.00)	61.26
340. 2" x 8" x 10' #2 & better Fir / Larch (material only)	24.00 EA	16.81	28.24	86.32	518.00	(0.00)	518.00
Total: Dwelling Extension			208.18	1,440.62	8,644.06	0.00	8,644.06

Main Level

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**Stg bldg roof damaged**

479.61 Surface Area
87.96 Total Perimeter Length

4.80 Number of Squares
20.00 Total Ridge Length

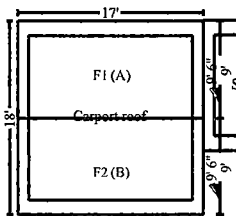
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
341. Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	4.80 SQ	48.58	0.00	46.64	279.82	(0.00)	279.82
342. 3 tab - 20 yr. - composition shingle roofing - incl. felt	5.00 SQ	145.73	27.29	151.20	907.14	(0.00)	907.14
343. R&R Ridge cap - composition shingles	20.00 LF	3.85	1.33	15.66	93.99	(0.00)	93.99
344. R&R Drip edge	87.96 LF	1.87	4.80	33.86	203.15	(0.00)	203.15
345. R&R Sheathing - spaced 1" x 6"	479.61 SF	3.53	58.42	350.28	2,101.73	(0.00)	2,101.73
346. R&R Rafters - 2x6 - stick frame roof (using rafter length)	36.00 LF	4.39	4.26	32.46	194.76	(0.00)	194.76
347. R&R Fascia - 1" x 6" - #1 pine	36.00 LF	5.47	4.21	40.22	241.35	(0.00)	241.35
348. Prime & paint exterior fascia - wood, 4"- 6" wide	44.00 LF	1.32	0.49	11.72	70.29	(0.00)	70.29
349. R&R 1" x 3" lumber (.25 BF per LF)	36.00 LF	2.72	0.73	19.72	118.37	(0.00)	118.37
350. Seal & paint trim - two coats	44.00 LF	1.10	0.34	9.74	58.48	(0.00)	58.48
351. R&R Soffit - wood	36.00 SF	4.63	3.96	34.14	204.78	(0.00)	204.78
EXTERIOR							
352. Prime & paint exterior soffit - wood	44.00 SF	1.74	1.14	15.54	93.24	(0.00)	93.24
353. Exterior - paint two coats	191.94 SF	0.94	4.17	36.92	221.51	(0.00)	221.51
354. Additional charge for a retrofit window, 12-23 sf	1.00 EA	93.80	1.28	19.02	114.10	(0.00)	114.10
355. R&R Wood window - single hung, 9-12 sf	1.00 EA	520.85	28.89	109.96	659.70	(0.00)	659.70
356. R&R Door opening (jamb & casing) - 32"to36"wide - stain grade	1.00 EA	170.50	8.71	35.84	215.05	(0.00)	215.05
357. Stain & finish wood window (per side)	2.00 EA	59.88	1.38	24.24	145.38	(0.00)	145.38
358. Stain & finish casing	12.00 LF	1.21	0.15	2.94	17.61	(0.00)	17.61
359. R&R Window trim set (casing & stop) - stain grade	3.00 LF	5.51	0.58	3.44	20.55	(0.00)	20.55
360. R&R Window sill - stain grade	3.00 LF	3.41	0.24	2.10	12.57	(0.00)	12.57
361. Flashing tape - self-adhesive	12.00 LF	1.23	0.66	3.10	18.52	(0.00)	18.52
362. Urethane foam sealant	12.00 LF	0.86	0.20	2.10	12.62	(0.00)	12.62
363. Stain & finish wood window sill	3.00 LF	2.30	0.04	1.38	8.32	(0.00)	8.32
Totals: Stg bldg roof damaged			153.27	1,002.22	6,013.03	0.00	6,013.03

Fencing

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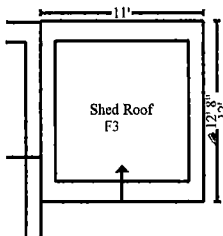
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
364. R&R Chain link fence w/posts & top rail - 4' high	90.00 LF	13.41	39.75	249.34	1,495.99	(0.00)	1,495.99
365. R&R Welded-wire mesh fence - 4' high - 12 gauge	44.00 LF	7.93	9.55	71.70	430.17	(0.00)	430.17
366. R&R Vinyl (PVC) fence, 3'- 4' high - picket	24.00 LF	31.76	29.55	158.36	950.15	(0.00)	950.15
Totals: Fencing			78.85	479.40	2,876.31	0.00	2,876.31

**Carport roof**

322.55 Surface Area
71.95 Total Perimeter Length

3.23 Number of Squares
17.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
367. Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	3.23 SQ	48.58	0.00	31.38	188.29	(0.00)	188.29
368. 3 tab - 20 yr. - composition shingle roofing - incl. felt	3.33 SQ	145.73	18.17	100.70	604.15	(0.00)	604.15
369. R&R Ridge cap - composition shingles	17.00 LF	3.85	1.13	13.32	79.90	(0.00)	79.90
370. R&R Drip edge - PVC/TPO clad metal with cleat	71.95 LF	11.98	50.26	182.46	1,094.69	(0.00)	1,094.69
371. R&R Fascia - 1" x 6" - #1 pine	71.95 LF	5.47	8.41	80.40	482.38	(0.00)	482.38
372. R&R Soffit - wood	71.95 SF	4.63	7.91	68.20	409.24	(0.00)	409.24
373. Prime & paint exterior soffit - wood	71.95 SF	1.74	1.86	25.42	152.47	(0.00)	152.47
Totals: Carport roof			87.74	501.88	3,011.12	0.00	3,011.12

**Shed Roof**

139.14 Surface Area
47.30 Total Perimeter Length

1.39 Number of Squares

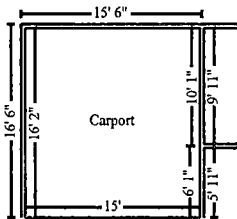
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
374. Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	1.39 SQ	48.58	0.00	13.50	81.03	(0.00)	81.03

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CONTINUED - Shed Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
375. 3 tab - 20 yr. - composition shingle roofing - incl. felt	1.67 SQ	145.73	9.11	50.50	302.98	(0.00)	302.98
376. R&R Drip edge - PVC/TPO clad metal with cleat	34.00 LF	11.98	23.75	86.22	517.29	(0.00)	517.29
377. R&R Fascia - 1" x 6" - #1 pine	34.00 LF	5.47	3.97	38.00	227.95	(0.00)	227.95
378. R&R Soffit - wood	34.00 SF	4.63	3.74	32.22	193.38	(0.00)	193.38
379. Prime & paint exterior soffit - wood	34.00 SF	1.74	0.88	12.02	72.06	(0.00)	72.06
Totals: Shed Roof			41.45	232.46	1,394.69	0.00	1,394.69

**Carport****Height: 8'**

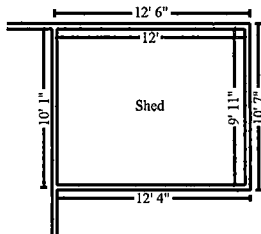
378.67 SF Walls	242.50 SF Ceiling
621.17 SF Walls & Ceiling	242.50 SF Floor
26.94 SY Flooring	47.33 LF Floor Perimeter
47.33 LF Ceil. Perimeter	

Missing Wall**15' X 8'****Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
380. R&R Siding - hardboard panel - paint grade	445.41 SF	2.65	39.29	243.94	1,463.57	(0.00)	1,463.57
381. Seal & paint wood siding	445.41 SF	1.45	12.78	131.72	790.34	(0.00)	790.34
382. R&R 110 volt copper wiring run, box and outlet	4.00 EA	64.31	3.44	52.12	312.80	(0.00)	312.80
383. R&R Fluorescent light fixture	1.00 EA	106.14	3.66	21.96	131.76	(0.00)	131.76
384. R&R 110 volt wiring (12/2 copper conductor with ground)	75.00 LF	1.37	2.42	21.04	126.21	(0.00)	126.21
Totals: Carport			61.59	470.78	2,824.68	0.00	2,824.68

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**Shed****Height: 8'**

350.67 SF Walls
469.67 SF Walls & Ceiling
13.22 SY Flooring
43.83 LF Ceil. Perimeter

119.00 SF Ceiling
119.00 SF Floor
43.83 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
385. R&R Siding - hardboard panel - paint grade	350.67 SF	2.65	30.93	192.04	1,152.24	(0.00)	1,152.24
386. Seal & paint wood siding	350.67 SF	1.45	10.06	103.72	622.25	(0.00)	622.25
387. R&R Aluminum window, single hung 9-12 sf	1.00 EA	180.30	7.58	37.58	225.46	(0.00)	225.46
388. R&R Exterior door - metal - insulated - Standard grade	1.00 EA	264.02	12.26	55.28	331.56	(0.00)	331.56
389. R&R 110 volt copper wiring run, box and outlet	4.00 EA	64.31	3.44	52.12	312.80	(0.00)	312.80
390. R&R Fluorescent light fixture	1.00 EA	106.14	3.66	21.96	131.76	(0.00)	131.76
391. R&R Shelving - 12" - in place	10.00 LF	8.02	1.95	16.44	98.59	(0.00)	98.59
Totals: Shed			69.88	479.14	2,874.66	0.00	2,874.66

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
392. Demolish/remove detached garage and rear porch*	618.70 SF	3.03	0.00	374.94	2,249.60	(0.00)	2,249.60
Totals: Debris Removal			0.00	374.94	2,249.60	0.00	2,249.60
Total: Main Level			492.78	3,540.82	21,244.09	0.00	21,244.09
Total: Dwelling Extension			700.96	4,981.44	29,888.15	0.00	29,888.15

Contents for Cleaning

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
393. Contents Cleaning inventory by Service Master	1.00 EA	18,476.51	1,293.36	3,953.98	23,723.85	(0.00)	23,723.85
Totals: Contents for Cleaning			1,293.36	3,953.98	23,723.85	0.00	23,723.85

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Interior cleaning

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
394. Per estimate by Service Master to clean interior	1.00 EA	11,304.62	791.32	2,419.18	14,515.12	(0.00)	14,515.12
Totals: Interior cleaning			791.32	2,419.18	14,515.12	0.00	14,515.12

Contents Replace

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
395. Per Contents List	1.00 EA	22,404.95	0.00	0.00	22,404.95	(0.00)	22,404.95
Totals: Contents Replace			0.00	0.00	22,404.95	0.00	22,404.95

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
396. Wood floor covering labor minimum*	1.00 EA	140.71	0.00	28.14	168.85	(0.00)	168.85
397. Flat roof/membrane roofing labor minimum*	1.00 EA	88.09	0.00	17.62	105.71	(0.00)	105.71
398. Heat, vent, & air cond. labor minimum*	1.00 EA	115.62	0.00	23.12	138.74	(0.00)	138.74
399. Window treatment repair*	1.00 EA	71.26	0.00	14.26	85.52	(0.00)	85.52
400. Carpet labor minimum*	1.00 EA	10.15	0.00	2.04	12.19	(0.00)	12.19
401. Insulation labor minimum*	1.00 EA	57.15	0.00	11.44	68.59	(0.00)	68.59
Totals: Labor Minimums Applied			0.00	96.62	579.60	0.00	579.60
Line Item Totals: RICE_BRIAN			4,236.01	23,192.82	161,557.59	0.00	161,557.59

Additional Charges	Charge
Permit	165.49
Additional Charges Total	\$165.49

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Grand Total Areas:

7,601.98 SF Walls	2,927.74 SF Ceiling	10,529.72 SF Walls and Ceiling
2,915.88 SF Floor	323.99 SY Flooring	923.31 LF Floor Perimeter
336.00 SF Long Wall	165.33 SF Short Wall	941.28 LF Ceil. Perimeter
2,047.88 Floor Area	2,215.55 Total Area	5,854.66 Interior Wall Area
3,637.75 Exterior Wall Area	364.87 Exterior Perimeter of Walls	
1,917.82 Surface Area	19.18 Number of Squares	0.00 Total Perimeter Length
49.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	89,422.14	55.35%	89,620.73	55.40%
Other Structures	26,006.65	16.10%	26,006.65	16.08%
Contents	46,128.80	28.55%	46,128.80	28.52%
Total	161,557.59	100.00%	161,756.18	100.00%

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Summary for Dwelling

Line Item Total	72,207.86
Permit	165.49
Material Sales Tax	2,309.98
Subtotal	74,683.33
Overhead	7,468.70
Profit	7,468.70
Replacement Cost Value	\$89,620.73
Net Claim	\$89,620.73

Marie Franklin

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Summary for Other Structures

Line Item Total	21,039.44
Material Sales Tax	632.67
Subtotal	21,672.11
Overhead	2,167.27
Profit	2,167.27
Replacement Cost Value	\$26,006.65
Less Deductible	(2,151.00)
Less Amount Over Limit(s)	(2,345.65)
Net Claim	\$21,510.00

Marie Franklin

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Summary for Contents

Line Item Total	40,881.46
Material Sales Tax	1,293.36
Subtotal	42,174.82
Overhead	1,976.99
Profit	1,976.99
Replacement Cost Value	\$46,128.80
Net Claim	\$46,128.80

Marie Franklin

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Storage Rental Tax (7%)	Local Food Tax (3%)
Line Items	11,596.41	11,596.41	4,236.01	0.00	0.00
Additional Charges	16.55	16.55	0.00	0.00	0.00
Total	11,612.96	11,612.96	4,236.01	0.00	0.00

**AAA Claim Consultants, Inc**

2910 Kerry Forest Pkwy
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Recap by Room**Estimate: RICE_BRIAN****Area: Interior**

Area: Main Level			2,246.38	1.67%
Coverage: Dwelling	100.00% =		2,246.38	
Living Room			2,198.64	1.64%
Coverage: Dwelling	100.00% =		2,198.64	
Family Room			2,224.11	1.66%
Coverage: Dwelling	100.00% =		2,224.11	
Utility Room			8,602.59	6.41%
Coverage: Dwelling	100.00% =		8,602.59	
Rear porch			8,053.62	6.00%
Coverage: Dwelling	100.00% =		8,053.62	
Upstairs BR			1,092.06	0.81%
Coverage: Dwelling	100.00% =		1,092.06	
Upstairs BR CL 1			235.09	0.18%
Coverage: Dwelling	100.00% =		235.09	
Cl 2			292.07	0.22%
Coverage: Dwelling	100.00% =		292.07	
Bedroom			1,898.76	1.42%
Coverage: Dwelling	100.00% =		1,898.76	
Hallway			1,207.36	0.90%
Coverage: Dwelling	100.00% =		1,207.36	
Office			1,245.62	0.93%
Coverage: Dwelling	100.00% =		1,245.62	
Office Cl			281.45	0.21%
Coverage: Dwelling	100.00% =		281.45	
Bedroom 1			1,846.60	1.38%
Coverage: Dwelling	100.00% =		1,846.60	
Bedroom 1 CL			281.92	0.21%
Coverage: Dwelling	100.00% =		281.92	
Master Bedroom			2,637.45	1.97%
Coverage: Dwelling	100.00% =		2,637.45	
Master Bath			761.36	0.57%
Coverage: Dwelling	100.00% =		761.36	
Linen Closet			231.52	0.17%
Coverage: Dwelling	100.00% =		231.52	
Master Cl			320.16	0.24%
Coverage: Dwelling	100.00% =		320.16	
Rear Foyer			1,276.18	0.95%
Coverage: Dwelling	100.00% =		1,276.18	
Hall bath			741.52	0.55%

RICE_BRIAN

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Coverage: Dwelling	100.00% =	741.52	
Kitchen		821.14	0.61%
Coverage: Dwelling	100.00% =	821.14	
Stairs		651.97	0.49%
Coverage: Dwelling	100.00% =	651.97	
Laundry Room		378.19	0.28%
Coverage: Dwelling	100.00% =	378.19	
<hr/> Area Subtotal: Main Level		39,525.76	29.47%
Coverage: Dwelling	100.00% =	39,525.76	
Attic		648.63	0.48%
Coverage: Dwelling	100.00% =	648.63	
<hr/> Area Subtotal: Interior		40,174.39	29.95%
Coverage: Dwelling	100.00% =	40,174.39	
Exterior		416.20	0.31%
Coverage: Dwelling	20.03% =	83.35	
Coverage: Other Structures	79.97% =	332.85	
Rear Elevation		600.35	0.45%
Coverage: Dwelling	100.00% =	600.35	
Right Elevation		917.07	0.68%
Coverage: Dwelling	100.00% =	917.07	
Area: Dwelling Roof		15,145.94	11.29%
Coverage: Dwelling	100.00% =	15,145.94	
<hr/> Area Subtotal: Dwelling Roof		15,145.94	11.29%
Coverage: Dwelling	100.00% =	15,145.94	
Area: Dwelling Extension		6,995.26	5.22%
Coverage: Dwelling	10.73% =	750.76	
Coverage: Other Structures	89.27% =	6,244.50	
Area: Main Level			
Stg bldg roof damaged		4,857.54	3.62%
Coverage: Dwelling	19.80% =	961.83	
Coverage: Other Structures	80.20% =	3,895.71	
Fencing		2,318.06	1.73%
Coverage: Other Structures	100.00% =	2,318.06	
Carport roof		2,421.50	1.81%
Coverage: Other Structures	100.00% =	2,421.50	
Shed Roof		1,120.78	0.84%
Coverage: Other Structures	100.00% =	1,120.78	
Carport		2,292.31	1.71%
Coverage: Other Structures	100.00% =	2,292.31	

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Shed		2,325.64	1.73%
Coverage: Other Structures	100.00% =	2,325.64	
Debris Removal		1,874.66	1.40%
Coverage: Dwelling	100.00% =	1,874.66	
<hr/> Area Subtotal: Main Level		17,210.49	12.83%
Coverage: Dwelling	16.48% =	2,836.49	
Coverage: Other Structures	83.52% =	14,374.00	
<hr/> Area Subtotal: Dwelling Extension		24,205.75	18.05%
Coverage: Dwelling	14.82% =	3,587.25	
Coverage: Other Structures	85.18% =	20,618.50	
Contents for Cleaning		18,476.51	13.78%
Coverage: Contents	100.00% =	18,476.51	
Interior cleaning		11,304.62	8.43%
Coverage: Dwelling	100.00% =	11,304.62	
Contents Replace		22,404.95	16.70%
Coverage: Contents	100.00% =	22,404.95	
Labor Minimums Applied		482.98	0.36%
Coverage: Dwelling	81.76% =	394.89	
Coverage: Other Structures	18.24% =	88.09	
<hr/> Subtotal of Areas		134,128.76	100.00%
Coverage: Dwelling	53.83% =	72,207.86	
Coverage: Other Structures	15.69% =	21,039.44	
Coverage: Contents	30.48% =	40,881.46	
<hr/> Total		134,128.76	100.00%

**AAA Claim Consultants, Inc**

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Recap by Category

O&P Items			Total	%
CLEANING			916.87	0.57%
Coverage: Dwelling	@	100.00% =	916.87	
CONTENT MANIPULATION			67.07	0.04%
Coverage: Dwelling	@	100.00% =	67.07	
GENERAL DEMOLITION			11,305.62	6.99%
Coverage: Dwelling	@	75.03% =	8,482.94	
Coverage: Other Structures	@	24.97% =	2,822.68	
DOORS			1,000.15	0.62%
Coverage: Dwelling	@	75.52% =	755.28	
Coverage: Other Structures	@	24.48% =	244.87	
DRYWALL			2,939.54	1.82%
Coverage: Dwelling	@	100.00% =	2,939.54	
ELECTRICAL			1,316.66	0.81%
Coverage: Dwelling	@	57.51% =	757.17	
Coverage: Other Structures	@	42.49% =	559.49	
FLOOR COVERING - CARPET			541.81	0.33%
Coverage: Dwelling	@	100.00% =	541.81	
FLOOR COVERING - WOOD			174.57	0.11%
Coverage: Dwelling	@	100.00% =	174.57	
FENCING			1,883.66	1.16%
Coverage: Other Structures	@	100.00% =	1,883.66	
FINISH CARPENTRY / TRIMWORK			2,043.41	1.26%
Coverage: Dwelling	@	87.02% =	1,778.18	
Coverage: Other Structures	@	12.98% =	265.23	
FINISH HARDWARE			1,157.93	0.72%
Coverage: Dwelling	@	100.00% =	1,157.93	
FRAMING & ROUGH CARPENTRY			16,815.09	10.40%
Coverage: Dwelling	@	60.64% =	10,195.96	
Coverage: Other Structures	@	39.36% =	6,619.13	
HAZARDOUS MATERIAL REMEDIATION			3,408.63	2.11%
Coverage: Dwelling	@	100.00% =	3,408.63	
HEAT, VENT & AIR CONDITIONING			354.03	0.22%
Coverage: Dwelling	@	100.00% =	354.03	
INSULATION			165.94	0.10%
Coverage: Dwelling	@	93.78% =	155.62	
Coverage: Other Structures	@	6.22% =	10.32	
LIGHT FIXTURES			3,750.97	2.32%
Coverage: Dwelling	@	95.00% =	3,563.57	
Coverage: Other Structures	@	5.00% =	187.40	
LANDSCAPING			332.85	0.21%
Coverage: Other Structures	@	100.00% =	332.85	

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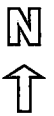
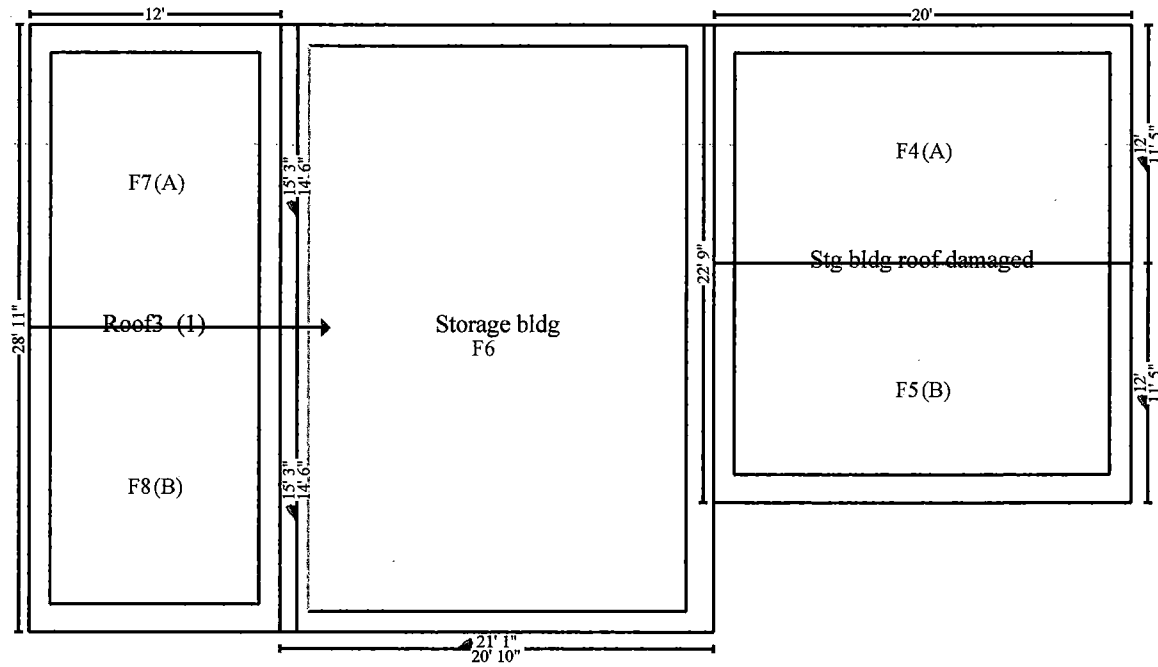
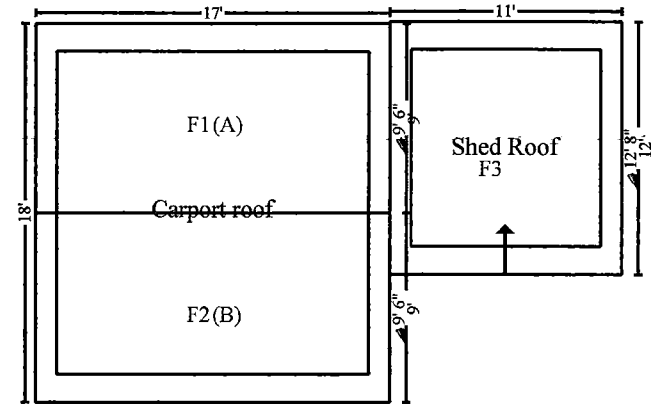
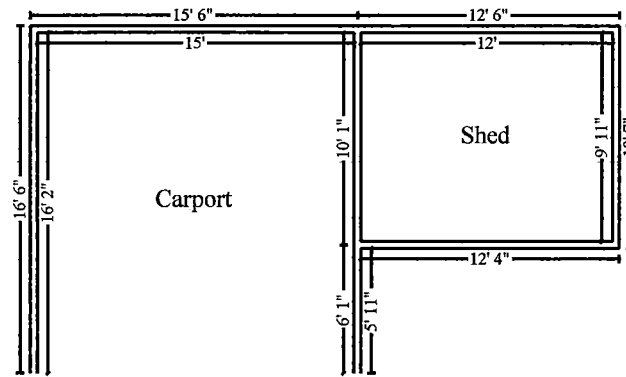
O&P Items			Total	%
MASONRY			192.16	0.12%
Coverage: Dwelling	@	100.00% =	192.16	
MOISTURE PROTECTION			155.60	0.10%
Coverage: Dwelling	@	90.51% =	140.84	
Coverage: Other Structures	@	9.49% =	14.76	
PANELING & WOOD WALL FINISHES			545.54	0.34%
Coverage: Dwelling	@	100.00% =	545.54	
PAINTING			11,824.41	7.31%
Coverage: Dwelling	@	84.41% =	9,981.11	
Coverage: Other Structures	@	15.59% =	1,843.30	
ROOFING			11,458.57	7.08%
Coverage: Dwelling	@	80.24% =	9,194.78	
Coverage: Other Structures	@	19.76% =	2,263.79	
SIDING			2,375.23	1.47%
Coverage: Dwelling	@	20.23% =	480.56	
Coverage: Other Structures	@	79.77% =	1,894.67	
SOFFIT, FASCIA, & GUTTER			1,513.01	0.94%
Coverage: Dwelling	@	10.59% =	160.23	
Coverage: Other Structures	@	89.41% =	1,352.78	
TEMPORARY REPAIRS			1,050.36	0.65%
Coverage: Dwelling	@	100.00% =	1,050.36	
USER DEFINED ITEMS			29,781.13	18.41%
Coverage: Dwelling	@	37.96% =	11,304.62	
Coverage: Contents	@	62.04% =	18,476.51	
WINDOWS - ALUMINUM			1,704.05	1.05%
Coverage: Dwelling	@	85.10% =	1,450.13	
Coverage: Other Structures	@	14.90% =	253.92	
WINDOW TREATMENT			126.88	0.08%
Coverage: Dwelling	@	100.00% =	126.88	
WINDOWS - VINYL			134.76	0.08%
Coverage: Dwelling	@	100.00% =	134.76	
WINDOWS - WOOD			2,687.31	1.66%
Coverage: Dwelling	@	81.74% =	2,196.72	
Coverage: Other Structures	@	18.26% =	490.59	
O&P Items Subtotal			111,723.81	69.07%
Non-O&P Items			Total	%
USER DEFINED ITEMS			22,404.95	13.85%
Coverage: Contents	@	100.00% =	22,404.95	
Non-O&P Items Subtotal			22,404.95	13.85%
O&P Items Subtotal			111,723.81	69.07%
Permits and Fees			165.49	0.10%
Coverage: Dwelling	@	100.00% =	165.49	
RICE_BRIAN			7/26/2021	Page: 39

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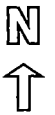
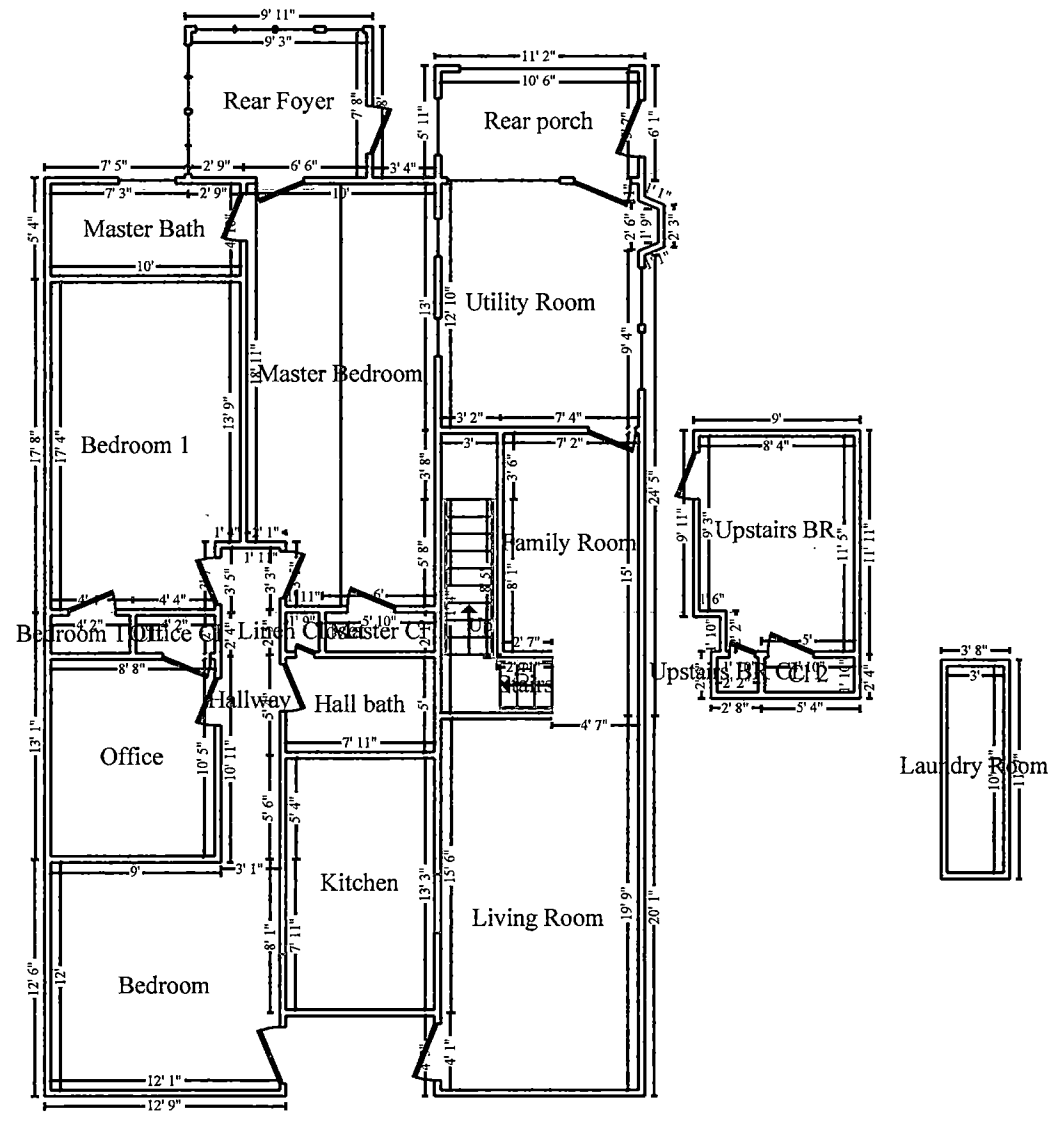
Material Sales Tax			4,236.01	2.62%
Coverage: Dwelling	@	54.53% =	2,309.98	
Coverage: Other Structures	@	14.94% =	632.67	
Coverage: Contents	@	30.53% =	1,293.36	
Overhead			11,612.96	7.18%
Coverage: Dwelling	@	64.31% =	7,468.70	
Coverage: Other Structures	@	18.66% =	2,167.27	
Coverage: Contents	@	17.02% =	1,976.99	
Profit			11,612.96	7.18%
Coverage: Dwelling	@	64.31% =	7,468.70	
Coverage: Other Structures	@	18.66% =	2,167.27	
Coverage: Contents	@	17.02% =	1,976.99	
Total			161,756.18	100.00%

Dwelling Extension - Main Level



Main Level

Interior - Main Level



Main Level

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
		ITEMS LOST IN FIRE:						
1	1	Squat Rack		Shed	Progear 1600 Ultra Strength 800lb Weight Capacity Power Rack Cage with Lock-in J Hooks	\$ 259.00	1	https://www.walmart.com/ip/Progear-1600-Ultra-
2	1	Bench Press		Shed	Home Gym Fitness Weight Bench Olympic Weight Bench Multi-Function Workout Bench Exercise Equipment	\$ 194.99	1	rt.com/ip/Home-Gym-Fitness-
3	1	Large Igloo cooler		Shed	Igloo Polar 120 Cooler	\$ 69.99	1	s.com/shop/en/igloo-polar-120-
4	1	Dewalt air compressor		Shed	DEWALT Portable Electric Air Compressor — 1.9 HP, 30-Gallon Vertical 5.7 CFM Model	\$ 829.99	8	rntool.com/shop/tools/product_20058
5	1	Antique safe		Shed	Rhino - CD3022 - Home Safe - 80 Minute Fire Rating	\$ 1,758.00	0	es.com/Rhino-CD3022-Home-
6	2	ceiling fans		Shed	Ashby Park 52 in. White Color Changing Integrated LED Brushed Nickel Ceiling Fan with Light Kit and GOODYEAR	\$ 139.00	7	https://www.homedepot.com/p/Home-Decorators-
7	2	18" tires		Shed	EAGLE RS-A P 225 /45 R18 91V SL VSR EO	\$ 119.00	0	nttiredirect.com/buy-tires/goodyear-
8	1	Queen mattress		Shed	Queen Sealy Response Performance 14-inch Plush Pillow Top Mattress	\$ 699.00	2	mattress.com/sealy-gen-response-
9	1	Deep freezer		Shed	7.0 cu. ft. Chest Freezer in White	\$ 229.00	7	depot.com/p/Magic-Chef-7-0-cu-ft-
10	1	Bolens Blower		Shed	Bolens 25-cc 2-Cycle 180-MPH 400-CFM Handheld Gas Leaf Blower	\$ 85.48	3	com/pd/Bolens-25-cc-2-Cycle-180-
11	1	Exercise bike		Shed	Body Champ Magnetic Recumbent Exercise Bike	\$ 239.99	10	my.com/shop/pdp/body-champ-
12	2	pair boxing gloves		Shed	Century Brave Muay Thai Vinyl Boxing Gloves	\$ 34.99	0	my.com/shop/pdp/century-brave-
13	1	Heavy punching bag		Shed	Ringside 150 lb. Soft Filled Heavy Bag	\$ 269.99	0	portinggoods.com/p/ringside-150-
14	2	Barstools		Shed	Virgil 38 in. Dark Brown Cushioned Adjustable Height Swivel Bar Stools (Set of 3)	\$ 145.36	10	depot.com/pep/Silverwood-Virgil-38-
15	1	Rocking chair		Shed	Gift Mark Modern Wooden Rocking Chair - Cherry	\$ 152.99	10	com/p/gift-mark-modern-wooden-

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
16	1	Dining room chairs		Shed	Hayden 2-Piece Slate Dining Chair Set	\$ 165.00	3	depot.com/pep/CR OSLEY-
17	2	Wheel Barrows		Shed	Kobalt 7-cu ft Steel Wheelbarrow with Flat-Free Tire	\$ 149.00	4	com/pd/Kobalt-7- cu-ft-Steel-
18	1	Welding machine		Shed	Hobart Ironman 240 Wire-Feed MIG Welder with Cart — 240V, 30–280 Amp Output, Model# 500574	\$ 1,649.99	10	rentool.com/shop/to ols/product_20081
19	1	Tub of Mass Tech Protein		Shed	MuscleTech Mass Tech 100% whey Protein Powder Mass Gainer, Vanilla Milkshake, 80g Protein, 22lb, 352oz	\$ 100.65	0	rt.com/ip/MuscleT ech-Mass-Tech-
20	2	Lawn Mowers		Shed	Hyper Tough 20-inch 125cc Gas Push Mower with Briggs & Stratton Engine	\$ 168.00	5	rt.com/ip/Hyper- Tough-20-inch-
21	1	Fish fryer (propane)		Shed	Backyard Pro Weekend Series BP30- ALKIT 30 Qt. Deluxe Aluminum Turkey Fryer Kit / Steamer Kit, 55,000 BTU	\$ 116.49	8	aurantstore.com/b ackyard-pro-30-qt-
22	1	Smith Machine		Shed	Body Solid - GS348Q Series 7 Smith Machine	\$ 1,993.00	0	rt.com/ip/Body- Solid-GS348Q-
23	1	Bowflex Machine		Shed	Bowflex Revolution Home Gym	\$ 2,899.00	6	x.com/home- gyms/revolution/16
24	1	Weed eater		Shed	Husqvarna Husqvarna 128LD 28-cc 2- Cycle 17-in Straight Shaft Gas String Trimmer with Attachment Capable	\$ 239.00	0	com/pd/Husqvarna Husqvarna-128LD-
25	1	Large tool box (for truck)		Shed	Northern Tool Deep Crossover Truck Tool Box with Removable Tray — Aluminum, Textured Matte Black, Pull Steel, Tool Box, 26 in Overall Width, 8 1/2 in Overall Depth, 9 1/2 in Overall Height	\$ 434.99	4	rentool.com/shop/to ols/product_20062
26	1	Regular tool box		Shed		\$ 168.39	2	er.com/product/40 JD14?ef_id=CjwK
27	1	set of 100 wrenches and screwdrivers		Shed	Kobalt 100-Piece Household Tool Set with Hard Case	\$ 170.05	1	com/pd/Kobalt-100- Piece-Household-
28	6	grip pliers		Shed	Locking Plier Sets, Number of Pieces: 7, Jaw Capacity: (2) 1-1/8 in, 1 in, 1-1/2 in, 2 in, 3-1/8 in	\$ 133.88	2	https://www.grain er.com/product/4N V472ef_id=CjwKC
29	3	Hammers		Shed	Estwing 1-3/4 Lb Head, Straight Steel Framing Hammer	\$ 60.10	4	ect.com/browse/tn pla/08665341?cid
30	1	wire cutter		Shed	1 in. Straight-Cut Aviation Snip	\$ 78.71	3	depot.com/p/Klein- Tools-1-in-Straight-
31	1	pipe cutter		Shed	1/8 in. to 2 in. Model Z-A Adjustable Heavy-Duty Pipe Cutter by RIDGID	\$ 140.27	5	depot.com/p/RIDG ID-1-8-in-to-2-in-

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
32	3	dewalt drills		Shed	ATOMIC 20-Volt MAX Cordless Brushless Compact 1/2 in. Drill/Driver, (2) 20-Volt 1.3Ah Batteries, Charger & Pressure Ready 3400 PSI 2.5 GPM	\$ 99.00	1	depot.com/p/DEW ALT-ATOMIC-20-
33	1	Pressure washer Dewalt		Shed	Cold Water Gas Pressure Washer by DEWALT	\$ 599.00	1	depot.com/p/DEW ALT-Pressure-
34	12	Box of tongue and groove vinyl		Shed	Barnwood Oak Grey wood Residential Vinyl Sheet Flooring 13.2 ft. Wide x Cut to Length	\$ 22.74	0	depot.com/p/Traffi cMASTER-
35	1	floor jack		Shed	CRAFTSMAN Craftsman 3 Ton Garage Jack	\$ 156.75	2	http://www.howes- com/pd/CRAFTSM AN-Craftsman-3-
36	3	shovels		Shed	Kobalt 48-in Steel Handle Digging Shovel	\$ 34.98	7	com/pd/Kobalt-48- in-Steel-Handle-
37	1	assorted PVC piping		Shed	100+ PVC PIPE FITTINGS ASSORTED SIZES AND TYPES - NEW	\$ 75.00	3	om/itm/183641325 880
38	1	Table saw		Shed	Milwaukee M18 FUEL 8 1/4in. Table Saw with One-Key	\$ 449.00	3	rnntool.com/shop/to ols/product_20077
39	1	skill saw		Shed	Bosch 15-Amp 7-1/4-in Corded Circular Saw	\$ 94.05	3	com/pd/Bosch-15- Amp-7-1-4-in-
40	1	space heater		Shed	OmniHeat 1500-Watt Utility Fan Utility Indoor Electric Space Heater with Thermostat	\$ 24.99	6	com/pd/OmniHeat- 1500-Watt-Utility-
41	2	Wooden doors		Shed	Masonite 36-in x 80-in Wood Universal Reversible Unfinished Slab	\$ 212.00	0	com/pd/Masonite- Universal-
		ITEMS REPLACED:						
42	2	Comforter set	SEE RECEIPT		Comforter set	\$ 49.99	0	Roses
43	1	toilet paper	SEE RECEIPT		toilet paper	\$ 2.50	0	Roses
44	1	trash bags	SEE RECEIPT		trash bags	\$ 6.99	0	Roses
45	3	duster	SEE RECEIPT		duster	\$ 8.99	0	Roses
46	1	Legging	SEE RECEIPT		Legging	\$ 6.99	0	Roses

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
47	2	valet hangers	SEE RECEIPT		valet hangers	\$ 3.74	0	Walmart
48	1	dry rack	SEE RECEIPT		dry rack	\$ 2.38	0	Walmart
49	2	coffee maker	SEE RECEIPT		coffee maker	\$ 50.00	0	Walmart
50	2	laundry bag	SEE RECEIPT		laundry bag	\$ 5.73	0	Walmart
51	1	false lashes	SEE RECEIPT		false lashes	\$ 7.97	0	Walmart
52	1	false nails	SEE RECEIPT		false nails	\$ 7.97	0	Walmart
53	1	pickling vinegar	SEE RECEIPT		pickling vinegar	\$ 2.63	0	Walmart
54	1	12 pk sprite	SEE RECEIPT		12 pk sprite	\$ 5.18	0	Walmart
55	1	allergy medication 24 hr	SEE RECEIPT		allergy medication 24 hr	\$ 24.94	0	Walmart
56	1	bodywash	SEE RECEIPT		bodywash	\$ 0.97	0	Walmart
57	1	bodywash	SEE RECEIPT		bodywash	\$ 2.97	0	Walmart
58	1	water bottle	SEE RECEIPT		water bottle	\$ 6.47	0	Walmart
59	1	whole milk	SEE RECEIPT		whole milk	\$ 1.97	0	Walmart
60	1	watch battery	SEE RECEIPT		watch battery	\$ 5.48	0	Walmart
61	1	dress	SEE RECEIPT		Dress	\$ 16.99	0	Roses
62	4	tee	SEE RECEIPT		tee	\$ 5.99	0	Roses

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
63	2	tank	SEE RECEIPT		tank	\$ 7.99	0	Roses
64	3	tee	SEE RECEIPT		tee	\$ 3.99	0	Roses
65	2	pants	SEE RECEIPT		pants	\$ 11.99	0	Roses
66	1	dress	SEE RECEIPT		dress	\$ 9.99	0	Roses
67	2	handbag	SEE RECEIPT		handbag	\$ 19.99	0	Roses
68	2	bra	SEE RECEIPT		bra	\$ 4.99	0	Roses
69	2	hairstocks	SEE RECEIPT		hairstocks	\$ 3.99	0	Roses
70	4	dress	SEE RECEIPT		dress	\$ 14.99	0	Roses
71	1	romper	SEE RECEIPT		romper	\$ 14.99	0	Roses
72	5	shirt	SEE RECEIPT		shirt	\$ 4.99	0	Roses
73	1	shirt	SEE RECEIPT		shirt	\$ 7.99	0	Roses
74	1	shirt	SEE RECEIPT		shirt	\$ 6.99	0	Roses
75	1	sleepwear	SEE RECEIPT		sleepwear	\$ 3.99	0	Roses
76	2	hat	SEE RECEIPT		hat	\$ 8.99	0	Roses
77	1	shoe	SEE RECEIPT		shoe	\$ 12.99	0	Roses
78	2	pet bed	SEE RECEIPT		pet bed	\$ 4.99	0	Roses

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
79	2	tank	SEE RECEIPT		tank	\$ 5.96	0	Roses
80	1	tank chemise	SEE RECEIPT		tank chemise	\$ 11.87	0	Roses
81	2	mens short	SEE RECEIPT		mens short	\$ 16.88	0	Roses
82	1	bodysuit	SEE RECEIPT		bodysuit	\$ 3.00	0	Roses
83	2	plus sweater	SEE RECEIPT		plus sweater	\$ 4.00	0	Roses
84	2	pants	SEE RECEIPT		pants	\$ 12.96	0	Roses
85	2	graphic fleece	SEE RECEIPT		graphic fleece	\$ 4.00	0	Roses
86	1	strawberries	SEE RECEIPT		strawberries	\$ 2.48	0	Roses
87	3	hershey's with almonds	SEE RECEIPT		hershey's with almonds	\$ 1.48	0	Roses
88	1	Edwards shirt	SEE RECEIPT		Edwards shirt	\$ 5.97	0	Roses
89	1	potato chips	SEE RECEIPT		potato chips	\$ 3.96	0	Roses
90	1	rotisserie chicken	SEE RECEIPT		rotisserie chicken	\$ 7.97	0	Roses
91	2	mens jersey	SEE RECEIPT		mens jersey	\$ 12.66	0	Walmart
92	2	sleep bra	SEE RECEIPT		sleep bra	\$ 7.73	0	Walmart
93	2	chemise	SEE RECEIPT		chemise	\$ 9.73	0	Walmart
94	1	coverup	SEE RECEIPT		coverup	\$ 16.96	0	Walmart

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
95	3	almond bearclaw	SEE RECEIPT		almond bearclaw	\$ 4.98	0	Walmart
96	1	strawberries	SEE RECEIPT		strawberries	\$ 6.48	0	Walmart
97	1	lays chips	SEE RECEIPT		lays chips	\$ 1.68	0	Walmart
98	1	plunger caddy	SEE RECEIPT		plunger caddy	\$ 7.88	0	Walmart
99	1	gain powder	SEE RECEIPT		gain powder	\$ 10.47	0	Walmart
100	1	sprite	SEE RECEIPT		sprite	\$ 1.88	0	Walmart
101	1	whole milk	SEE RECEIPT		whole milk	\$ 1.61	0	Walmart
102	1	pineapple chunks	SEE RECEIPT		pineapple chunks	\$ 3.88	0	Walmart
103	1	strawberries	SEE RECEIPT		strawberries	\$ 2.48	0	Walmart
104	3	hershey's with almonds	SEE RECEIPT		hershey's with almonds	\$ 1.48	0	Walmart
105	2	Mr. Goodbar	SEE RECEIPT		Mr. Goodbar	\$ 0.25	0	Walmart
106	1	white cutlery	SEE RECEIPT		white cutlery	\$ 0.97	0	Walmart
107	1	64gb sd card	SEE RECEIPT		64gb sd card	\$ 10.34	0	Walmart
108	1	chemise	SEE RECEIPT		chemise	\$ 12.94	0	Walmart
109	1	tank	SEE RECEIPT		tank	\$ 11.87	0	Walmart
110	3	antibiotic ointment	SEE RECEIPT		antibiotic ointment	\$ 1.00	0	Dollar Tree

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
111	2	plackers travel kit	SEE RECEIPT		plackers travel kit	\$ 1.00	0	Dollar Tree
112	4	Mr. Goodbar	SEE RECEIPT		Mr. Goodbar	\$ 1.00	0	Dollar Tree
113	1	mask	SEE RECEIPT		mask	\$ 1.00	0	Dollar Tree
114	1	keychain	SEE RECEIPT		keychain	\$ 1.00	0	Dollar Tree
115	2	facemask 2 pk	SEE RECEIPT		facemask 2 pk	\$ 1.00	0	Dollar Tree
116	10	dove beauty cream	SEE RECEIPT		dove beauty cream	\$ 1.00	0	Dollar Tree
117	4	ponds moisturizer	SEE RECEIPT		ponds moisturizer	\$ 1.00	0	Dollar Tree
118	1	baby oil	SEE RECEIPT		baby oil	\$ 1.00	0	Dollar Tree
119	1	bodywash	SEE RECEIPT		bodywash	\$ 1.00	0	Dollar Tree
120	2	dermasil lotion	SEE RECEIPT		dermasil lotion	\$ 1.00	0	Dollar Tree
121	2	hair remover	SEE RECEIPT		hair remover	\$ 4.99	0	Wigs & Things
122	1	after shave	SEE RECEIPT		after shave	\$ 9.99	0	Wigs & Things
123	1	wig	SEE RECEIPT		wig	\$ 66.99	0	Thomas Beauty
124	1	wig	SEE RECEIPT		wig	\$ 46.99	0	Thomas Beauty
125	2	wig accessory	SEE RECEIPT		wig accessory	\$ 1.99	0	Thomas Beauty
126	1	dove deodorant	SEE RECEIPT		dove deodorant	\$ 5.98	0	Roses

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
127	1	Always maxi pad	SEE RECEIPT		Always maxi pad	\$ 5.79	0	Roses
128	3	makeup	SEE RECEIPT		makeup	\$ 3.99	0	Beauty Max @ Atlantic
129	1	makeup	SEE RECEIPT		makeup	\$ 6.99	0	Beauty Max @ Atlantic
130	1	perfume/cologne	SEE RECEIPT		perfume/cologne	\$ 27.99	0	Beauty Max @ Atlantic
131	1	perfume/cologne	SEE RECEIPT		perfume/cologne	\$ 44.99	0	Beauty Max @ Atlantic
132	17	panty	SEE RECEIPT		panty	\$ 4.00	0	Walmart
133	1	bralette	SEE RECEIPT		bralette	\$ 9.88	0	Walmart
134	4	tank	SEE RECEIPT		tank	\$ 9.98	0	Walmart
135	2	tank	SEE RECEIPT		tank	\$ 11.98	0	Walmart
136	1	jergens lotion	SEE RECEIPT		jergens lotion	\$ 0.97	0	Walmart
137	1	mac n cheese	SEE RECEIPT		mac n cheese	\$ 1.65	0	Walmart
138	1	general tso chicken	SEE RECEIPT		general tso chicken	\$ 2.69	0	Walmart
139	1	corn	SEE RECEIPT		corn	\$ 1.15	0	Walmart
140	1	wings	SEE RECEIPT		wings	\$ 3.47	0	Walmart
141	2	milo sweet tea	SEE RECEIPT		milo sweet tea	\$ 0.98	0	Walmart
142	1	embroidery kit	SEE RECEIPT		embroidery kit	\$ 5.68	0	Walmart

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
143	1	book enjoy the road	SEE RECEIPT		book enjoy the road	\$ 4.68	0	Walmart
144	1	table cloth	SEE RECEIPT		table cloth	\$ 3.96	0	Walmart
145	1	vegetable oil	SEE RECEIPT		vegetable oil	\$ 4.44	0	Walmart
146	3	ruffle tank	SEE RECEIPT		ruffle tank	\$ 12.98	0	Walmart
147	3	jeans	SEE RECEIPT		jeans	\$ 16.87	0	Walmart
148	2	6 pc wing plate	SEE RECEIPT		6 pc wing plate	\$ 3.97	0	Walmart
149	1	watermelon	SEE RECEIPT		watermelon	\$ 3.88	0	Walmart
150	1	pineapple chunks	SEE RECEIPT		pineapple chunks	\$ 3.88	0	Walmart
151	1	turnover	SEE RECEIPT		turnover	\$ 2.97	0	Walmart
152	2	fruit blend	SEE RECEIPT		fruit blend	\$ 7.72	0	Walmart
153	1	cheese danish	SEE RECEIPT		cheese danish	\$ 3.98	0	Walmart
154	3	shoes	SEE RECEIPT		shoes	\$ 13.98	0	Walmart
155	1	womens casual shoe	SEE RECEIPT		womens casual shoe	\$ 9.98	0	Walmart
156	1	womens sandal	SEE RECEIPT		womens sandal	\$ 14.98	0	Walmart
157	2	Lee shorts	SEE RECEIPT		Lee shorts	\$ 18.86	0	Walmart
158	1	short sleeve henley	SEE RECEIPT		short sleeve henley	\$ 12.98	0	Walmart

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
159	3	Plus top	SEE RECEIPT		Plus top	\$ 7.00	0	Walmart
160	1	coverup	SEE RECEIPT		coverup	\$ 16.96	0	Walmart
161	1	bra	SEE RECEIPT		bra	\$ 14.94	0	Walmart
162	1	handbag	SEE RECEIPT		handbag	\$ 16.99	0	Cato
163	2	color jewelry	SEE RECEIPT		color jewelry	\$ 3.99	0	Cato
164	1	sunglasses	SEE RECEIPT		sunglasses	\$ 7.99	0	Cato
165	1	color jewelry	SEE RECEIPT		color jewelry	\$ 6.99	0	Cato
166	1	color jewelry	SEE RECEIPT		color jewelry	\$ 14.99	0	Cato
167	2	plus casual woven top	SEE RECEIPT		plus casual woven top	\$ 22.99	0	Cato
168	1	denim crop/short	SEE RECEIPT		denim crop/short	\$ 28.99	0	Cato
169	1	plus woven top	SEE RECEIPT		plus woven top	\$ 25.99	0	Cato
170	1	plus woven skirt	SEE RECEIPT		plus woven skirt	\$ 24.99	0	Cato
171	1	cable	SEE RECEIPT		cable	\$ 9.99	0	Roses
172	1	organizer	SEE RECEIPT		organizer	\$ 5.99	0	Roses
173	2	boxer briefs	SEE RECEIPT		boxer briefs	\$ 3.99	0	Roses
174	3	intimates	SEE RECEIPT		intimates	\$ 5.99	0	Roses

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
175	1	socks	SEE RECEIPT		socks	\$ 2.00	0	Roses
176	1	socks	SEE RECEIPT		socks	\$ 3.99	0	Roses
177	1	washcloth	SEE RECEIPT		washcloth	\$ 3.99	0	Roses
178	3	tee	SEE RECEIPT		tee	\$ 3.33	0	Roses
179	1	hand sanitizer	SEE RECEIPT		hand sanitizer	\$ 1.00	0	Roses
180	2	shirt set	SEE RECEIPT		shirt set	\$ 9.99	0	Roses
181	2	castrol 10w30 oil	SEE RECEIPT		castrol 10w30 oil	\$ 5.45	0	Dollar General
182	1	hat	SEE RECEIPT		hat	\$ 9.99	0	Roses
183	1	dress	SEE RECEIPT		dress	\$ 9.99	0	Roses
184	2	dress	SEE RECEIPT		dress	\$ 12.99	0	Roses
185	1	mens wallet	SEE RECEIPT		mens wallet	\$ 5.99	0	Roses
186	1	belle brush large paddle	SEE RECEIPT		belle brush large paddle	\$ 2.00	0	Dollar General
187	1	3 roll papertowels	SEE RECEIPT		3 roll papertowels	\$ 1.95	0	Dollar General
188	3	axe spray	SEE RECEIPT		axe spray	\$ 3.75	0	Dollar General
189	2	takealong rectangle	SEE RECEIPT		tupperware	\$ 2.50	0	Dollar General
190	2	large entrée 3 pk	SEE RECEIPT		tupperware	\$ 3.00	0	Dollar General

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
191	1	mustard	SEE RECEIPT		mustard	\$ 0.90	0	Dollar General
192	2	hand sanitizer	SEE RECEIPT		hand sanitizer	\$ 1.00	0	Dollar General
193	1	ketchup	SEE RECEIPT		ketchup	\$ 1.00	0	Dollar General
194	1	all free and clear detergent	SEE RECEIPT		all free and clear detergent	\$ 7.00	0	Dollar General
195	1	clorox bleach	SEE RECEIPT		clorox bleach	\$ 2.50	0	Dollar General
196	3	extra gum	SEE RECEIPT		extra gum	\$ 1.00	0	Dollar General
197	1	sunscreen	SEE RECEIPT		sunscreen	\$ 5.00	0	Dollar General
198	3	10w30 oil	SEE RECEIPT		10w30 oil	\$ 3.45	0	Dollar General
199	1	clothing	SEE RECEIPT		clothing unable to list individually, receipt not clear	\$ 138.90	0	Ross
200	1	scissors	SEE RECEIPT		scissors	\$ 2.00	0	Dollar General
201	1	sprite 12 pk	SEE RECEIPT		sprite 12 pk	\$ 5.60	0	Dollar General
202	1	usb cable	SEE RECEIPT		usb cable	\$ 5.00	0	Dollar General
203	1	car adapter	SEE RECEIPT		car adapter	\$ 5.00	0	Dollar General
204	2	womens plus short sleeve	SEE RECEIPT		womens plus short sleeve	\$ 24.99	0	Ross
205	1	12 qt stock with lid	SEE RECEIPT		12 qt stock with lid	\$ 26.99	0	Ross
206	1	1.75 qt stock pot	SEE RECEIPT		1.75 qt stock pot	\$ 14.99	0	Ross

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
207	1	4 qt stock pot	SEE RECEIPT		4 qt stock pot	\$ 14.99	0	Ross
208	1	10 qt stock	SEE RECEIPT		10 qt stock	\$ 27.99	0	Ross
209	1	10 in planter	SEE RECEIPT		10 in planter	\$ 7.98	0	Roses
210	2	cat litter	SEE RECEIPT		cat litter	\$ 2.58	0	Roses
211	1	shimmer ball	SEE RECEIPT		shimmer ball	\$ 1.00	0	Roses
212	2	dog snacks	SEE RECEIPT		dog snacks	\$ 2.50	0	Roses
213	1	cable tie out	SEE RECEIPT		cable tie out	\$ 6.99	0	Roses
214	1	tie out stake	SEE RECEIPT		tie out stake	\$ 0.99	0	Roses
215	2	chain lead	SEE RECEIPT		chain lead	\$ 3.99	0	Roses
216	1	puppy pads	SEE RECEIPT		puppy pads	\$ 3.99	0	Roses
217	1	cat litter pan	SEE RECEIPT		cat litter pan	\$ 4.49	0	Roses
218	2	jewelry set	SEE RECEIPT		jewelry set	\$ 7.99	0	Roses
219	1	dress	SEE RECEIPT		dress	\$ 12.99	0	Roses
220	1	bra	SEE RECEIPT		bra	\$ 4.99	0	Roses
221	1	Comforter set	SEE RECEIPT		Comforter set	\$ 49.99	0	Roses
222	2	tee	SEE RECEIPT		tee	\$ 7.99	0	Citi Trends

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
223	1	jeans	SEE RECEIPT		jeans	\$ 9.99	0	Citi Trends
224	1	court vision shoe	SEE RECEIPT		court vision shoe	\$ 74.99	0	off broadway shoe warehouse
225	1	halyard	SEE RECEIPT		halyard	\$ 29.99	0	off broadway shoe warehouse
226	1	Bayer chewable	SEE RECEIPT		bayer chewable	\$ 2.75	0	Dollar General
227	1	pink silver and..(unable to determine)	SEE RECEIPT		pink silver and..(unable to determine)	\$ 5.00	0	Five Below
228	1	toothpaste	SEE RECEIPT		toothpaste	\$ 3.00	0	Five Below
229	1	aqua black (unable to determine)	SEE RECEIPT		aqua black (unable to determine)	\$ 5.00	0	Five Below
230	1	multistrap braid (unable to determine)	SEE RECEIPT		multistrap braid (unable to determine)	\$ 5.00	0	Five Below
231	1	pet playpen	SEE RECEIPT		pet playpen	\$ 10.00	0	Five Below
232	1	aspca cat chaser	SEE RECEIPT		aspca cat chaser	\$ 5.00	0	Five Below
233	1	poop scooper	SEE RECEIPT		poop scooper	\$ 5.00	0	Five Below
234	1	man cave sign	SEE RECEIPT		man cave sign	\$ 5.00	0	Five Below
235	2	black ice barber detailing kit	SEE RECEIPT		black ice barber detailing kit	\$ 5.99	0	wigs & things
236	1	kodak disposable camera	SEE RECEIPT		kodak disposable camera	\$ 18.88	0	Walmart
237	1	G563 bra	SEE RECEIPT		G563 bra	\$ 16.94	0	Walmart
238	1	supplements	SEE RECEIPT		supplements	\$ 25.00	0	Medicine Mans Corner

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
239	1	dog crate wire 48 in	SEE RECEIPT		dog crate wire 48 in	\$ 84.99	0	Tractor Supply
240	1	dog food diamond puppy	SEE RECEIPT		dog food diamond puppy	\$ 21.99	0	Tractor Supply
241	1	dog food diamond puppy	SEE RECEIPT		dog food diamond puppy	\$ 21.99	0	Tractor Supply
242	1	galvanized tub 5 gal	SEE RECEIPT		galvanized tub 5 gal	\$ 14.99	0	Tractor Supply
243	1	shovel	SEE RECEIPT		shovel	\$ 16.99	0	Tractor Supply
		GRAND TOTAL:						

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RICE INVENTORY.xlsx

[illegible]

[illegible]

21

RICE INVENTORY.xlsx

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Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

[illegible]

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

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Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

[illegible]

[illegible]

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

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Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

[illegible]

[illegible]

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation
634	10							
635	1							
636	1							
637	1							
638	1							
639	1							
640	1							
641	1							
642	1							
643	1							
644	1							
645	1							
646	1							
647	1							
648								

Estimated Personal Property Inventory

Item #	Qty	Original Description	Transcriber Notes, Comments, Questions	Room	Like Kind and Quality (LKQ) Description - Website	RCV Price Ea	Age in Yrs	Source of Price Estimation

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 259.00	7.50%	\$ 19.43	\$ 278.43
\$ 194.99	7.50%	\$ 14.62	\$ 209.61
\$ 69.99	7.50%	\$ 5.25	\$ 75.24
\$ 829.99	7.50%	\$ 62.25	\$ 892.24
\$ 1,758.00	7.50%	\$ 131.85	\$ 1,889.85
\$ 278.00	7.50%	\$ 20.85	\$ 298.85
\$ 238.00	7.50%	\$ 17.85	\$ 255.85
\$ 699.00	7.50%	\$ 52.43	\$ 751.43
\$ 229.00	7.50%	\$ 17.18	\$ 246.18
\$ 85.48	7.50%	\$ 6.41	\$ 91.89
\$ 239.99	7.50%	\$ 18.00	\$ 257.99
\$ 69.98	7.50%	\$ 5.25	\$ 75.23
\$ 269.99	7.50%	\$ 20.25	\$ 290.24
\$ 290.72	7.50%	\$ 21.80	\$ 312.52
\$ 152.99	7.50%	\$ 11.47	\$ 164.46

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 165.00	7.50%	\$ 12.38	\$ 177.38
\$ 298.00	7.50%	\$ 22.35	\$ 320.35
\$ 1,649.99	7.50%	\$ 123.75	\$ 1,773.74
\$ 100.65	7.50%	\$ 7.55	\$ 108.20
\$ 336.00	7.50%	\$ 25.20	\$ 361.20
\$ 116.49	7.50%	\$ 8.74	\$ 125.23
\$ 1,993.00	7.50%	\$ 149.48	\$ 2,142.48
\$ 2,899.00	7.50%	\$ 217.43	\$ 3,116.43
\$ 239.00	7.50%	\$ 17.93	\$ 256.93
\$ 434.99	7.50%	\$ 32.62	\$ 467.61
\$ 168.39	7.50%	\$ 12.63	\$ 181.02
\$ 170.05	7.50%	\$ 12.75	\$ 182.80
\$ 803.28	7.50%	\$ 60.25	\$ 863.53
\$ 180.30	7.50%	\$ 13.52	\$ 193.82
\$ 78.71	7.50%	\$ 5.90	\$ 84.61
\$ 140.27	7.50%	\$ 10.52	\$ 150.79

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 297.00	7.50%	\$ 22.28	\$ 319.28
\$ 599.00	7.50%	\$ 44.93	\$ 643.93
\$ 272.88	7.50%	\$ 20.47	\$ 293.35
\$ 156.75	7.50%	\$ 11.76	\$ 168.51
\$ 104.94	7.50%	\$ 7.87	\$ 112.81
\$ 75.00	7.50%	\$ 5.63	\$ 80.63
\$ 449.00	7.50%	\$ 33.68	\$ 482.68
\$ 94.05	7.50%	\$ 7.05	\$ 101.10
\$ 24.99	7.50%	\$ 1.87	\$ 26.86
\$ 424.00	7.50%	\$ 31.80	\$ 455.80
\$ 99.98	7.50%	\$ 7.50	\$ 107.48
\$ 2.50	7.50%	\$ 0.19	\$ 2.69
\$ 6.99	7.50%	\$ 0.52	\$ 7.51
\$ 26.97	7.50%	\$ 2.02	\$ 28.99
\$ 6.99	7.50%	\$ 0.52	\$ 7.51

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 7.48	7.50%	\$ 0.56	\$ 8.04
\$ 2.38	7.50%	\$ 0.18	\$ 2.56
\$ 100.00	7.50%	\$ 7.50	\$ 107.50
\$ 11.46	7.50%	\$ 0.86	\$ 12.32
\$ 7.97	7.50%	\$ 0.60	\$ 8.57
\$ 7.97	7.50%	\$ 0.60	\$ 8.57
\$ 2.63	7.50%	\$ 0.20	\$ 2.83
\$ 5.18	7.50%	\$ 0.39	\$ 5.57
\$ 24.94	7.50%	\$ 1.87	\$ 26.81
\$ 0.97	7.50%	\$ 0.07	\$ 1.04
\$ 2.97	7.50%	\$ 0.22	\$ 3.19
\$ 6.47	7.50%	\$ 0.49	\$ 6.96
\$ 1.97	7.50%	\$ 0.15	\$ 2.12
\$ 5.48	7.50%	\$ 0.41	\$ 5.89
\$ 16.99	7.50%	\$ 1.27	\$ 18.26
\$ 23.96	7.50%	\$ 1.80	\$ 25.76

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 15.98	7.50%	\$ 1.20	\$ 17.18
\$ 11.97	7.50%	\$ 0.90	\$ 12.87
\$ 23.98	7.50%	\$ 1.80	\$ 25.78
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 39.98	7.50%	\$ 3.00	\$ 42.98
\$ 9.98	7.50%	\$ 0.75	\$ 10.73
\$ 7.98	7.50%	\$ 0.60	\$ 8.58
\$ 59.96	7.50%	\$ 4.50	\$ 64.46
\$ 14.99	7.50%	\$ 1.12	\$ 16.11
\$ 24.95	7.50%	\$ 1.87	\$ 26.82
\$ 7.99	7.50%	\$ 0.60	\$ 8.59
\$ 6.99	7.50%	\$ 0.52	\$ 7.51
\$ 3.99	7.50%	\$ 0.30	\$ 4.29
\$ 17.98	7.50%	\$ 1.35	\$ 19.33
\$ 12.99	7.50%	\$ 0.97	\$ 13.96
\$ 9.98	7.50%	\$ 0.75	\$ 10.73

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 11.92	7.50%	\$ 0.89	\$ 12.81
\$ 11.87	7.50%	\$ 0.89	\$ 12.76
\$ 33.76	7.50%	\$ 2.53	\$ 36.29
\$ 3.00	7.50%	\$ 0.23	\$ 3.23
\$ 8.00	7.50%	\$ 0.60	\$ 8.60
\$ 25.92	7.50%	\$ 1.94	\$ 27.86
\$ 8.00	7.50%	\$ 0.60	\$ 8.60
\$ 2.48	7.50%	\$ 0.19	\$ 2.67
\$ 4.44	7.50%	\$ 0.33	\$ 4.77
\$ 5.97	7.50%	\$ 0.45	\$ 6.42
\$ 3.96	7.50%	\$ 0.30	\$ 4.26
\$ 7.97	7.50%	\$ 0.60	\$ 8.57
\$ 25.32	7.50%	\$ 1.90	\$ 27.22
\$ 15.46	7.50%	\$ 1.16	\$ 16.62
\$ 19.46	7.50%	\$ 1.46	\$ 20.92
\$ 16.96	7.50%	\$ 1.27	\$ 18.23

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 14.94	7.50%	\$ 1.12	\$ 16.06
\$ 6.48	7.50%	\$ 0.49	\$ 6.97
\$ 1.68	7.50%	\$ 0.13	\$ 1.81
\$ 7.88	7.50%	\$ 0.59	\$ 8.47
\$ 10.47	7.50%	\$ 0.79	\$ 11.26
\$ 1.88	7.50%	\$ 0.14	\$ 2.02
\$ 1.61	7.50%	\$ 0.12	\$ 1.73
\$ 3.88	7.50%	\$ 0.29	\$ 4.17
\$ 2.48	7.50%	\$ 0.19	\$ 2.67
\$ 4.44	7.50%	\$ 0.33	\$ 4.77
\$ 0.50	7.50%	\$ 0.04	\$ 0.54
\$ 0.97	7.50%	\$ 0.07	\$ 1.04
\$ 10.34	7.50%	\$ 0.78	\$ 11.12
\$ 12.94	7.50%	\$ 0.97	\$ 13.91
\$ 11.87	7.50%	\$ 0.89	\$ 12.76
\$ 3.00	7.50%	\$ 0.23	\$ 3.23

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 4.00	7.50%	\$ 0.30	\$ 4.30
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 10.00	7.50%	\$ 0.75	\$ 10.75
\$ 4.00	7.50%	\$ 0.30	\$ 4.30
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 9.98	7.50%	\$ 0.75	\$ 10.73
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 66.99	7.50%	\$ 5.02	\$ 72.01
\$ 46.99	7.50%	\$ 3.52	\$ 50.51
\$ 3.98	7.50%	\$ 0.30	\$ 4.28
\$ 5.98	7.50%	\$ 0.45	\$ 6.43

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 5.79	7.50%	\$ 0.43	\$ 6.22
\$ 11.97	7.50%	\$ 0.90	\$ 12.87
\$ 6.99	7.50%	\$ 0.52	\$ 7.51
\$ 27.99	7.50%	\$ 2.10	\$ 30.09
\$ 44.99	7.50%	\$ 3.37	\$ 48.36
\$ 68.00	7.50%	\$ 5.10	\$ 73.10
\$ 9.88	7.50%	\$ 0.74	\$ 10.62
\$ 39.92	7.50%	\$ 2.99	\$ 42.91
\$ 23.96	7.50%	\$ 1.80	\$ 25.76
\$ 0.97	7.50%	\$ 0.07	\$ 1.04
\$ 1.65	7.50%	\$ 0.12	\$ 1.77
\$ 2.69	7.50%	\$ 0.20	\$ 2.89
\$ 1.15	7.50%	\$ 0.09	\$ 1.24
\$ 3.47	7.50%	\$ 0.26	\$ 3.73
\$ 1.96	7.50%	\$ 0.15	\$ 2.11
\$ 5.68	7.50%	\$ 0.43	\$ 6.11

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 4.68	7.50%	\$ 0.35	\$ 5.03
\$ 3.96	7.50%	\$ 0.30	\$ 4.26
\$ 4.44	7.50%	\$ 0.33	\$ 4.77
\$ 38.94	7.50%	\$ 2.92	\$ 41.86
\$ 50.61	7.50%	\$ 3.80	\$ 54.41
\$ 7.94	7.50%	\$ 0.60	\$ 8.54
\$ 3.88	7.50%	\$ 0.29	\$ 4.17
\$ 3.88	7.50%	\$ 0.29	\$ 4.17
\$ 2.97	7.50%	\$ 0.22	\$ 3.19
\$ 15.44	7.50%	\$ 1.16	\$ 16.60
\$ 3.98	7.50%	\$ 0.30	\$ 4.28
\$ 41.94	7.50%	\$ 3.15	\$ 45.09
\$ 9.98	7.50%	\$ 0.75	\$ 10.73
\$ 14.98	7.50%	\$ 1.12	\$ 16.10
\$ 37.72	7.50%	\$ 2.83	\$ 40.55
\$ 12.98	7.50%	\$ 0.97	\$ 13.95

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 21.00	7.50%	\$ 1.58	\$ 22.58
\$ 16.96	7.50%	\$ 1.27	\$ 18.23
\$ 14.94	7.50%	\$ 1.12	\$ 16.06
\$ 16.99	7.50%	\$ 1.27	\$ 18.26
\$ 7.98	7.50%	\$ 0.60	\$ 8.58
\$ 7.99	7.50%	\$ 0.60	\$ 8.59
\$ 6.99	7.50%	\$ 0.52	\$ 7.51
\$ 14.99	7.50%	\$ 1.12	\$ 16.11
\$ 45.98	7.50%	\$ 3.45	\$ 49.43
\$ 28.99	7.50%	\$ 2.17	\$ 31.16
\$ 25.99	7.50%	\$ 1.95	\$ 27.94
\$ 24.99	7.50%	\$ 1.87	\$ 26.86
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 5.99	7.50%	\$ 0.45	\$ 6.44
\$ 7.98	7.50%	\$ 0.60	\$ 8.58
\$ 17.97	7.50%	\$ 1.35	\$ 19.32

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 3.99	7.50%	\$ 0.30	\$ 4.29
\$ 3.99	7.50%	\$ 0.30	\$ 4.29
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 19.98	7.50%	\$ 1.50	\$ 21.48
\$ 10.90	7.50%	\$ 0.82	\$ 11.72
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 25.98	7.50%	\$ 1.95	\$ 27.93
\$ 5.99	7.50%	\$ 0.45	\$ 6.44
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 1.95	7.50%	\$ 0.15	\$ 2.10
\$ 11.25	7.50%	\$ 0.84	\$ 12.09
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 6.00	7.50%	\$ 0.45	\$ 6.45

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 0.90	7.50%	\$ 0.07	\$ 0.97
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 7.00	7.50%	\$ 0.53	\$ 7.53
\$ 2.50	7.50%	\$ 0.19	\$ 2.69
\$ 3.00	7.50%	\$ 0.23	\$ 3.23
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 10.35	7.50%	\$ 0.78	\$ 11.13
\$ 138.90	7.50%	\$ 10.42	\$ 149.32
\$ 2.00	7.50%	\$ 0.15	\$ 2.15
\$ 5.60	7.50%	\$ 0.42	\$ 6.02
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 49.98	7.50%	\$ 3.75	\$ 53.73
\$ 26.99	7.50%	\$ 2.02	\$ 29.01
\$ 14.99	7.50%	\$ 1.12	\$ 16.11

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 14.99	7.50%	\$ 1.12	\$ 16.11
\$ 27.99	7.50%	\$ 2.10	\$ 30.09
\$ 7.98	7.50%	\$ 0.60	\$ 8.58
\$ 5.16	7.50%	\$ 0.39	\$ 5.55
\$ 1.00	7.50%	\$ 0.08	\$ 1.08
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 6.99	7.50%	\$ 0.52	\$ 7.51
\$ 0.99	7.50%	\$ 0.07	\$ 1.06
\$ 7.98	7.50%	\$ 0.60	\$ 8.58
\$ 3.99	7.50%	\$ 0.30	\$ 4.29
\$ 4.49	7.50%	\$ 0.34	\$ 4.83
\$ 15.98	7.50%	\$ 1.20	\$ 17.18
\$ 12.99	7.50%	\$ 0.97	\$ 13.96
\$ 4.99	7.50%	\$ 0.37	\$ 5.36
\$ 49.99	7.50%	\$ 3.75	\$ 53.74
\$ 15.98	7.50%	\$ 1.20	\$ 17.18

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 9.99	7.50%	\$ 0.75	\$ 10.74
\$ 74.99	7.50%	\$ 5.62	\$ 80.61
\$ 29.99	7.50%	\$ 2.25	\$ 32.24
\$ 2.75	7.50%	\$ 0.21	\$ 2.96
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 3.00	7.50%	\$ 0.23	\$ 3.23
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 10.00	7.50%	\$ 0.75	\$ 10.75
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 5.00	7.50%	\$ 0.38	\$ 5.38
\$ 11.98	7.50%	\$ 0.90	\$ 12.88
\$ 18.88	7.50%	\$ 1.42	\$ 20.30
\$ 16.94	7.50%	\$ 1.27	\$ 18.21
\$ 25.00	7.50%	\$ 1.88	\$ 26.88

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax
\$ 84.99	7.50%	\$ 6.37	\$ 91.36
\$ 21.99	7.50%	\$ 1.65	\$ 23.64
\$ 21.99	7.50%	\$ 1.65	\$ 23.64
\$ 14.99	7.50%	\$ 1.12	\$ 16.11
\$ 16.99	7.50%	\$ 1.27	\$ 18.26
\$ 20,841.81	7.50%	\$1,563.14	<u>\$ 22,404.95</u>

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax

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Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax

Estimated Personal Property Inventory

Total RCV	% Tax	Tax \$	Total RCV With % Tax

EXHIBIT D

Alex Reed
 P.O. Box 3135
 Thomasville, GA 31799

Contractors Invoice

WORK PERFORMED AT:

TO: Rice Brian Keith

107 Lowery Ave.

P.O. Box 3135

Thomasville, GA 31792

Thomasville, GA 31799

DATE

YOUR WORK ORDER NO.

OUR BID NO.

DESCRIPTION OF WORK PERFORMED

3 Bd - 2 Bath Upstairs Bedroom (2 bath downstairs)

Smoke damage restoration through out house

RR Drywall in ceilings

RR Ceiling trim (crown)

RR Ceiling fixtures

RR Drywall on walls

RR insulation behind drywall

RR paint on walls

All material is guaranteed to be as specified, and the above work was performed in accordance with the drawings and specifications provided for the work and was completed in a substantial workmanlike manner for the agreed sum of two hundred twenty

two thousandDollars (\$ 225,000)This is a ☐ Partial ☒ Full invoice due and payable by:

Jan

11/14

2023

In accordance with our ☐ Agreement ☐ Proposal

No.

Dated

Month

Day

Year

adams NC3822

09-11

4. Your obligation to answer these discovery requests is intended to be continuing in nature; therefore, you are required by O.C.G.A. § 9-11-26 and instructed by the Plaintiff to reasonably & promptly amend or supplement your response if you learn that any prior response is in some material respect incomplete or incorrect, and if the additional or corrective information has not otherwise been made known to Plaintiff during the discovery process or in writing.
5. You are instructed that a failure by you to make, amend, or supplement a response in a timely manner or to otherwise comply with O.C.G.A. § 9-11-26 may result in sanctions against You.
6. The singular includes the plural number, and vice versa. The masculine includes the feminine and neutral genders. The past tense includes the present tense where the clear meaning is distorted by a change of tense.
7. Each document request shall be deemed to call for the production of the original document or documents. If the original is not available, then a copy shall be produced if it differs in any respect from the original or from other copies (e.g., by reason of handwritten, typed, or printed notes or comments having been added to the copy that do not appear on the original).
8. If a request seeks a document that, to your knowledge, does not exist, please state that the document does not exist.
9. Without interfering with the readability of a document, please identify by Bates number or other means the request(s) to which the document is responsive.

10. For each document responsive to any request that is withheld under a claim of privilege, you are required by Uniform Superior Court Rule 5.5 to provide a privilege log containing the following information:

- a. The date the document was prepared or created;
- b. The name and title of the author or authors of the document;
- a. A summary of the subject matter of the document;
- b. The identity of each person or persons (other than those giving solely stenographic or clerical assistance) who assisted the author or authors in creating the document;
- c. The identity of each person to whom the document or the contents of the document have been communicated (either intentionally or inadvertently), the date(s) of such communication, the title of each such person, and the date of such communication;
- d. A statement of the basis on which privilege is claimed; and
- e. The identity and title, if any, of the person or persons providing the information requested in subsections (a) through (f) above.

DEFINITIONS

As used in these interrogatories, the terms listed below are defined as follows:

1. "Document(s)" or "documentation" means any writing of any kind, including originals and all non-identical copies (whether different from the originals by reason of any notation made on such copies or otherwise), including without limitation correspondence, memoranda, notes, desk calendars, diaries, statistics, letters, telegrams, minutes, contracts, reports, studies, checks, invoices, statements, receipts, returns, warranties, guaranties, summaries, pamphlets, books, prospectuses, interoffice and intra-office communications, offers, notations of any sort of conversation, telephone calls, meetings or other

communications, bulletins, magazines, publications, printed matter, photographs, computer printouts, teletypes, faxes, invoices, worksheets and all drafts, alterations, modifications, changes and amendments of any of the foregoing, tapes, tape recordings, transcripts, graphic or aural records or representations of any kind, memorialized depictions of the Property or of Communications relating to the Claim, and electronic, mechanical or electric records or representations of any kind which You have knowledge or which are now or were formally in your actual or constructive possession, custody or control.

2. "Claim" or "Policyholder's Claim" shall refer to Claim No. 11-18H4-92C, which was drafted by the Insurance Company and issued to the Policyholder for direct physical loss or direct physical damage to the Property.
3. "Communication" shall mean and include any oral or written utterance, notation, or statement of any nature whatsoever, including but not limited to correspondence, personal conversation, telephone calls, dialogues, discussions, interviews, consultations, telegrams, telexes, cables, memoranda, agreements, notes, and oral, written, or other understandings or agreements. This shall include all written, recorded, or signed statements of any party, including the Policyholder, any adjuster, subcontractor, witnesses, investigators, or agents, representative, or employee of the parties concerning the subject matter of this action.
4. "Identify" shall mean:
 - a. when used to refer to a document, means to state the following:
 1. The subject of the document;
 2. The title of the document;
 3. The type of document (e.g., letter, memorandum, telegram, chart);

4.The date of the document, or if the specific date thereof is unknown, the month and year or other best approximation of such date with reference to other events;

5.The identity of the person or persons who wrote, contributed to, prepared or originated such document; and

6.The present or last known location and custodian of the document.

- b. when used in reference to a *person*, “identify” means to state to the fullest extent possible the person’s name, present or last known address, present or last known telephone number(s), and, if a natural person, the person’s employer and position of employment at the time(s) in question.
- c. when used in reference to a *conversation* or *communication*, “identify” means to state the date and length of the communication, the identity of all parties to the communication, the identity of all other witnesses to the communication, the place where the communication took place (if the communication did not take place in person, set forth the location of each party to and each witness to the communication), and the general subject matter(s) of the communication.
- d. when used in reference to a *claim*, “identify” means to state the date and location the claim arose, the location the claim was defended, the names of the parties involved, the case style, the amount in controversy, and the general nature of the claim.
- e. “Relating to” any given subject means any document, communication, or statement that constitutes, contains, embodies, reflects, identifies, states, refers to, deals with,

touches upon, or is in any manner whatsoever pertinent to that subject and supports, evidences, describes, mentions, refers to, contradicts or comprises the subject.

5. "Including" shall mean "including, but not limited to."
6. "And" and "or" shall be construed conjunctively or disjunctively as required by the context within the scope of a discovery request so as not to exclude any information that might be deemed outside the scope of the request or by any other construction.
7. "Person(s)" shall mean and include a natural person, firm, association, organization, partnership, business trust, corporation (public or private), or government entity.
8. "Parties" includes all named parties in this litigation and their agents, employees, servants, officers, and directors.
9. "Plaintiff" and "Policyholder" mean the above-captioned Plaintiff or the Policyholder listed on 81E8H9264 and his/her/its employees, representative, agents, employees, servants, officers, and directors.
10. "Property" or "Insured Property" means the property located at 127 Lowery Ave, Thomasville, GA 31792.
11. "You," "Your," "Defendant," and "Insurance Company" means Defendant Insurance Company and its employees, representatives, agents, employees, servants, officers, directors, adjusters, branch claims representatives, regional or home office claims auditors or claims examiners, all claims managers and claims supervisors at any level, executive officers of the company, and all members of any review or claims committee, and each person presently or formerly acting or authorized to act on Defendant's behalf.
12. "Policy" means Policy No. 81E8H9264 issued by State Farm Fire and Casualty Company.

13. "Broker" means an insurance broker, excess/surplus lines broker, licensed insurance agent, managing general agent, or other insurance intermediary involved in the purchase, sale, negotiation, or placement of the Policy.
14. "Coverage Letter(s)" means the correspondence from You to Policyholder dated anytime, regarding Your position as to coverage for the Loss.
15. "Loss" means the event on or around April 6, 2021, in which Policyholder suffered property damage and has consequently incurred extra expenses such as additional living expenses, business income losses, and other losses afforded coverage for under the Policy.
16. "Possession, custody or control" includes the joint or several possession, custody, or control not only by the person to whom these interrogatories are addressed, but also the joint or several possession, custody, or control by each or any other person acting, or purporting to act on behalf of, the Person, whether as an employee, attorney, accountant, agent, sponsor, spokesman, or otherwise.

INTERROGATORIES

1.

Identify any and all Persons involved in any way whatsoever in the investigation, adjustment, and handling of Plaintiff's claim for insurance benefits arising from the Loss on or about April 6, 2021, and for each, please include his/her name, place of employment, address, and telephone number; his/her title, license(s), and certification(s); the date his/her involvement in this claim commenced; the date his/her involvement in this claim concluded; and a description his/her involvement in this claim.

This interrogatory seeks information about every individual involved in the Claim including, but not limited to, Persons employed by the Defendant or retained by Defendant through

a third-party entity. For Defendant's employees specifically, this Interrogatory seeks the name of every employee of Defendant who had anything to do with the Claim.

2.

If any Person identified in Your answer to Interrogatory No. 1 is or was Your employee, agent, or representative, please state whether said Person has been promoted, demoted, terminated, or transferred from April 6, 2021 to present; describe in detail the change in employment status of each such Person, including the circumstances of the Person's employment before and after the change in status; and provide the last-known residence address and telephone number or place of current employment of each such former employee.

3.

Describe each and every investigative step conducted by You, or by anyone on Your behalf, regarding Plaintiff's Claim, beginning with the date and method You received notice of the subject Claim, and identify any and all documents and correspondence (paper or electronic) generated, obtained, or otherwise placed in Your possession, in the course of Your investigation.

4.

Identify each and every person that You expect to call as an expert witness at trial, and for each, please state: the subject matter on which the expert is expected to testify; the substance of the facts and opinions to which the expert is expected to testify; a summary of the grounds for each opinion; the data or other information considered by the expert in forming their opinions; whether a written report has been prepared; and identify the data or other information considered by the expert in forming their opinions & all documents You furnished to the expert.

5.

If You have retained or employed an expert in conjunction with the Claim who is not expected to be called as a witness at trial, please identify said expert(s), and for each, please state their address and contact information.

6.

Please state the date and manner in which You received notice of the Claim; the date and manner in which You acknowledged receipt of the Claim; the date and manner in which You commenced investigation of the Claim; the date and manner in which You requested from the Plaintiff all items, statements, and forms that You reasonably believed, at the time, would be required from the Plaintiff; the date and manner in which You notified the Plaintiff in writing of the acceptance or rejection of the claim; and the date, amount, and reason for any insurance proceed payments You have made to the Plaintiff.

7.

Have You extended coverage for any part of Plaintiff's Claim for insurance benefits, or have You denied or rejected Plaintiff's Claim? If You extended coverage for any part of Plaintiff's Loss, please state with specificity the provisions, endorsements, or any other part of the Policy governing Plaintiff's Loss that supports Your extension of coverage; please state with specificity Your reasons for denying or rejecting any part of Plaintiff's Claim; and include all facts and policy provisions that supported Your decision to deny or reject Plaintiff's Claim. This Interrogatory seeks the above information even if coverage was extended for the Loss but fell below the Plaintiff's deductible.

8.

Do You contend the damage to the Property can be repaired? If so, please state with specificity the method of repair Defendant contends should be used to repair the Property. This request seeks any and all building codes (state, county, city, or municipal), industry standards, and industry practices employed in the investigation, evaluation, and determination of methods used to repair damages caused by the Loss that Defendant states could be used to repair the Property. If such information exists, please state: the name(s), address(es), and telephone number(s) of all Persons who have personal knowledge of any of these industry standards or practices; and identify all documents that support or explain any of these building codes, engineering industry standards, and practices.

If You do not have an answer to this Interrogatory, please affirmatively state none of the above was relied upon in determining if the damage sustained to the Property by the Loss is or was repairable.

9.

Does the Policy owe for anything less than a proper repair of the damaged Property caused by a covered loss? If the Policy does not owe for a proper repair, please state with specificity the provision of the Policy which does not provide for a proper repair.

10.

Please identify any and all written policies, procedures, guidelines, or other documents (including document(s) maintained in physical or electronic form) You maintained for Your internal or third party adjusters to use in the state of Georgia in connection with adjusting Fire losses that were in effect on April 6, 2021 through present.

11.

Please state with specificity the approximate date and event which caused You to anticipate litigation with respect to Plaintiff's cause of action and identify all documents that support or explain any of these facts.

12.

Identify any and all documents (including those maintained electronically) relating to the investigation, claim handling, and adjustment of Fire claims in the state of Georgia that are routinely generated throughout the handling and investigation of such claims (including, but not limited to, Investigation Reports; reserve sheets; electronic claims diaries or similar record logs; claims review reports; and/or any team report relative to this claim) for the two years preceding April 6, 2021 to the present, and state whether any such documents were generated during the investigation and handling of the Claim.

13.

Have any documents (including those maintained electronically) relating to the Claim been destroyed, lost, or disposed of? If so, please identify what, when and why the document was destroyed, and describe Your document retention policy.

14.

Do You contend the Property was damaged by any excluded peril? If so, state the specific provision in the Policy supporting the exclusion and how the exclusion impacted Your claim decision, state in detail Your factual basis for this contention, and identify any documents supporting Your contention.

15.

Do You contend the Plaintiff failed to satisfy any condition, covenant, or duty of the Policy or otherwise breached the Policy? If so, identify each specific condition, covenant, or duty of the Policy You contend the Plaintiff failed to satisfy or breach, and identify all the documents relating to Your assertion and all Persons with knowledge of such facts.

16.

Identify the underwriting documents created or acquired in the formation of the Policy for the Property including any risk reports for the Property that have been generated or obtained at any time, and state if any Notice(s) of Cancellation or Notice(s) of Non-Renewal of the Policy have been issued.

17.

Identify any and all photographs, audio recordings, video recordings, written statements taken, or other memorializing documentation obtained during the course of Your investigation of the Claim. In Your response, please describe in detail what each document depicts or memorializes and state the date when each such document or memorialization was obtained or generated.

18.

Identify any and all repair estimates, invoices, quotes, receipts, or other documentation reflecting the cost or methodology to repair the damages at issue in this Claim, even if said item never left Your possession. In Your response, please describe in detail what each document depicts, when it was generated or obtained, why it was generated or obtained, and state the date when the item was created, received, or requested.

19.

Please identify each Person who assisted You in any way to provide responses to these Interrogatories. For each identified Person, please include the Person's name, place of employment, address, telephone number and relationship to you.

20.

State the good faith factual basis for Your Affirmative Defenses(s), and identify the date, type of document, author(s), recipient(s), and present custodian of every document known or believed by You to refer or relate in any way to the facts You contend support Your Affirmative Defense(s) and comprehensively describe all basis (factual and otherwise), documents, notes, memorandum, reports, or other documentation supporting Your responses to the paragraphs of Plaintiff's Complaint.

REQUEST FOR PRODUCTION OF DOCUMENTS

1.

All documents responsive to Plaintiff's Interrogatories identified in Your responses to Plaintiff's Interrogatories or otherwise reviewed or relied upon in responding to Plaintiff's Interrogatories.

2.

The entire claim file, claims notes, or other similar records from the home, regional, or local offices; third party adjusters or adjusting firms; or ladder assist Persons retained by You regarding the Claim. This request includes, but it not limited to, copies of the file jackets; "field" files and notes; and drafts of documents contained in the file.

To the extent that this request seeks documents from third-party adjusters/adjusting firms, ladder assists, or other Persons retained by the Defendant, this request is only seeking such documents that have been provided to, or are in the control of, the Defendant.

3.

A certified copy of the Policy or insurance policies possessed by Defendant pertaining to the Property involved in this suit.

4.

All documents and tangible things supporting the method You contend could be used to properly repair the damages sustained to the Property as a result of the Loss.

5.

Your written procedures, policies, guidelines, or other similar documentation (including document(s) maintained in electronic form) that pertain to the handling of Fire claims in the state of Georgia for the year preceding April 6, 2021 to present.

6.

Any and all weather reports in Your possession which concern the Property, regardless of whether You relied upon them in making Your claims decision in this matter, for the two years preceding April 6, 2021 to present.

7.

The Operation Guides which relate to the handling of Fire claims in the state of Georgia in effect for the year preceding April 6, 2021 to present.

8.

The field notes, measurements, electronic diary, file materials, or other similar records (including all electronic and paper notes) created, obtained, or maintained by the claims personnel,

contractors, adjusters, engineers, or any other Person who physically inspected the Property or adjusted the Claim.

9.

The emails, instant messages, internal or external correspondence, or any other communication between Defendant and any agent, representative, employee, or other Person pertaining to the Claim.

10.

Defendant's internal newsletters, bulletins, publications, or other memoranda internally circulated which relates to the policies and procedures relied upon in the handling of Fire claims in the state of Georgia that were issued one year preceding April 6, 2021 through the present, including, but not limited to, memoranda issued to claims adjusters.

11.

The price guidelines, price indexes, or other similar information utilized in the creation of any repair estimates prepared, edited, requested, or relied upon by the Defendant. In the event published guidelines of "off the shelf" software (including, but not limited to, Xactimate software) were utilized to inform pricing decisions, You may respond by simply identifying the name, version, and/or edition of the published guidelines used.

12.

Any "Summary of Loss," "Pay sheet," "Payment Log," copy of issued payments, or other similar list or record of payments made by Defendant in relation to the Claim. This includes, but is not limited to, all payments issued to Plaintiff or Plaintiff's agents and representatives; all payments issued to independent adjusters, ladder assists, engineers, or other Persons retained in

Your adjustment of this claim; all copies of any and all checks issued; and all expenses incurred by You in Your adjustment of this claim.

13.

The documents reflecting reserves applied to the Claim.

14.

The contract or agreement between the Defendant and any third-party Person retained in the investigation and adjustment of the Claim. This request includes, but is not limited to, contracts or agreements with ladder assists, independent adjusters, contractors, engineers, meteorologists, or hygienists involved in any way throughout the Claim.

15.

All documents submitted to, or received from, each Person You expect to call as an expert witness at trial. This request includes, but is not limited to: any agreement exchanged or entered into between Defendant and the witness (including proposals not agreed upon and counteroffers to the same); all reports generated by the witness (including drafts); a current *curriculum vitae* for the witness; a list of all other publications authored by the witness; a list of all other cases in which the witness has testified as an expert at trial or by deposition; an invoice showing the compensation paid or owed to the witness; and all documents and tangible things consulted by and relied upon by the witness in forming his or her expert opinion.

16.

All documents submitted to, or received from, each Person Defendant hired or consulted as an expert witness which Defendant does not intend to call as an expert witness at trial in this case. This request includes, but is not limited to: any agreement exchanged or entered into between Defendant and the witness (including proposals not agreed upon and counteroffers to the same);

all reports generated by the witness (including drafts); a current *curriculum vitae* for the witness; a list of all other publications authored by the witness; a list of all other cases in which the witness has testified as an expert at trial or by deposition; an invoice showing the compensation paid or owed to the witness; and all documents and tangible things consulted by and relied upon by the witness in forming his or her expert opinion.

17.

All documents in Your possession concerning the underwriting of the Policy issued for the Property. This request includes, but is not limited to, any risk reports for the Property and any Notice(s) of Cancellation or Notice(s) of Non-Renewal of the Policy for the Property.

18.

All repair estimates, invoices, quotes, receipts, or other documentation Defendant reviewed throughout the adjustment of the Claim which reflect the cost to repair any agreed upon, contested, or suspected damages at issue in the Claim. This request is inclusive of documents not transmitted to the Plaintiff through the adjustment of the Claim.

19.

Any and all photographs, audio recordings, video recordings, written statements taken, or other memorializing documentation obtained during the course of Your investigation of the claim. This request seeks the requested documentation to be produced in a format most similar to the original, in the highest quality version available, and in a format which retains the original metadata.

20.

A copy of the license, registration, certification, or other similar documentation for all Persons retained, employed, or consulted by the Defendant to inspect the Property and/or adjust the Claim.

21.

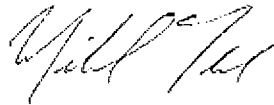
All evidence You intend to introduce at the trial of this matter.

It is requested that the above-requested responses be made within forty-five (45) days of service of this request at the offices of The Huggins Law Firm, LLC, 110 Norcross Street, Roswell, GA 30075.

Dated, this this 5th day of April, 2023.

THE HUGGINS LAW FIRM, LLC
110 Norcross Street
Roswell, GA 30075
(o) (770) 913-6229
(e) remington@lawhuggins.com
(e) mdturner@lawhuggins.com

RESPECTFULLY SUBMITTED,



J. Remington Huggins, Esq.
Georgia Bar No.: 348736
Michael D. Turner, Esq.
Georgia Bar No.: 216414

Attorneys for the Plaintiff

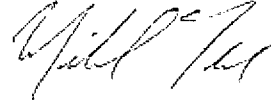
**IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA****BRIAN RICE,****Plaintiff,****v.****STATE FARM FIRE AND CASUALTY
COMPANY,
a foreign corporation,****Defendant.****CIVIL ACTION FILE NO.:** 23-A-02886-7**CERTIFICATE OF SERVICE**

This is to certify that I have served the foregoing upon the Defendant State Farm Fire and Casualty Company by serving them with the *Summons, Complaint and Exhibits*, and *Plaintiff's First Set of Interrogatories and Request for Production of Documents* in accordance with the Court's rules to Defendant State Farm Fire and Casualty Company at the address listed below:

**Corporation Service Company
Registered Agent for Defendant State Farm Fire and Casualty Company
2 Sun Court, Suite 400
Peachtree Corners, GA 30092**

Respectfully submitted, this 5th day of April, 2023.

For: The Huggins Law Firm, LLC,



The Huggins Law Firm, LLC
110 Norcross Street
Roswell, GA 30075
(o) (770) 913-6229
(e) remington@lawhuggins.com
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J. Remington Huggins, Esq.
Georgia Bar No.: 348736
Michael D. Turner, Esq.
Georgia Bar No.: 216414

Attorneys for the Plaintiff

IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA

BRIAN RICE	,)	
)	
	Plaintiff,)	
)	
v.)	CIVIL ACTION FILE
)	NO. 23-A-02886-7
STATE FARM FIRE AND CASUALTY,)	
COMPANY,)	
a foreign corporation)	
)	
	Defendant.)	

**DEFENDANT STATE FARM FIRE AND CASUALTY COMPANY'S ANSWER
AND AFFIRMATIVE DEFENSES TO PLAINTIFF'S COMPLAINT**

COMES NOW, State Farm Fire and Casualty Company (hereinafter "State Farm" or "Defendant"), by and through the undersigned attorneys, and hereby files this, its Answer and Affirmative Defenses to Plaintiff's Complaint, and shows this Court as follows:

FIRST AFFIRMATIVE DEFENSE

Plaintiff's Complaint fails to state a claim against Defendant upon which relief can be granted.

SECOND AFFIRMATIVE DEFENSE

Defendant State Farm is not liable to Plaintiff for any cause of action, including for breach of contract, because Defendant State Farm at no time breached or otherwise violated any of the terms or conditions of the insurance policy between State Farm and Plaintiff. At all times, Defendant State Farm acted in accordance with its rights and obligations as set forth in the Policy.

THIRD AFFIRMATIVE DEFENSE

To the extent Plaintiff's Complaint or prayer for relief seeks, or is construed as seeking, damages other than the contractual damages, such remedies are not available to the Plaintiffs inasmuch as O.C.G.A. § 33-4-6 is the sole manner by which to recover extra-contractual damages, including attorney's fees, from an insurer in a first party dispute over payment of insurance benefits.

FOURTH AFFIRMATIVE DEFENSE

To the extent Plaintiff's Complaint seeks or is construed as seeking, to recover bad faith penalties and attorney's fees under O.C.G.A. § 33-4-6 against State Farm, such remedies are not available to Plaintiff, as Plaintiff failed to satisfy the substantive and/or procedural requirements for making a claim for bad faith, as required under O.C.G.A. § 33-4-6.

FIFTH AFFIRMATIVE DEFENSE

Plaintiff may not recover for any damage to real or personal property under the subject insurance policy and applicable Georgia law to the extent that the damages are excluded by the Policy.

SIXTH AFFIRMATIVE DEFENSE

Plaintiff may not recover for any damage to personal property under the subject insurance policy and applicable Georgia law to the extent that the damages are not the result of a named peril for which coverage is provided under the Policy and/or which are excluded by the policy.

SEVENTH AFFIRMATIVE DEFENSE

To the extent Plaintiff is entitled to any recovery under the Policy, which State Farm denies, Plaintiff's recovery is limited by the coverage limits and the Loss Settlement provisions of the insurance Policy and is limited to the actual cash value of any potential recovery.

EIGHTH AFFIRMATIVE DEFENSE

Even if Plaintiff was entitled to recover under his Complaint, which State Farm denies, Plaintiff is unable to recover the damages as set forth in his Complaint because this amount does not reflect the reasonable and necessary costs to repair the covered damage to the Property.

NINTH AFFIRMATIVE DEFENSE

Plaintiff is barred from recovering any damages related to this action on the basis of accord and satisfaction and payment.

TENTH AFFIRMATIVE DEFENSE

Plaintiff may not recover from Defendant on the basis that Plaintiff failed to mitigate his damages in accordance with Georgia law.

ELEVENTH AFFIRMATIVE DEFENSE

To the extent Plaintiff is entitled to recover from Defendant State Farm, which State Farm expressly denies, State Farm is entitled to a set-off of any amounts already paid by State Farm for the Loss.

TWELFTH AFFIRMATIVE DEFENSE

To the extent that Plaintiff attempts to impose duties upon Defendant aside from those set forth in the insurance contract, Plaintiff fails in both fact and law. Georgia law does not impose extra-contractual duties on insurers when adjusting claims asserted by insureds. Moreover, at all times relevant hereto, State Farm acted in good faith and in accordance with the terms and conditions of the Policy.

THIRTEENTH AFFIRMATIVE DEFENSE

Plaintiff is barred from recovery on the basis of waiver and/or estoppel.

FOURTEENTH AFFIRMATIVE DEFENSE

Plaintiff is not entitled to additional living expenses as Plaintiff has not incurred any additional expenses as a direct result of any covered cause of loss as required by the Policy.

Specifically, the Policy provides:

SECTION I – PROPERTY COVERAGES

...

COVERAGE C – LOSS OF USE

The most we will pay for the sum of all losses combined under Additional Living Expenses, Fair Rental Value, and Prohibited Use is the limit shown in the Declarations for Coverage C – Loss of Use

1. Additional Living Expenses. When a loss insured causes the residence premises to become uninhabitable, we will pay the reasonable and necessary increase in cost incurred by an insured to maintain their normal standard of living for up to 24 months. Our payment is limited to incurred costs for the shortest of:

- a. the time required to repair or replace the premises;
- b. the time required for your household to settle elsewhere; or
- c. 24 months.

This period of time is not limited by the expiration of the policy.

FIFTEENTH AFFIRMATIVE DEFENSE

Plaintiff may not maintain this action against Defendant because Plaintiff did not satisfy the duties after loss provisions in accordance with the policy requirements. Specifically, the Policy provides:

SECTION I – CONDITIONS

...

2. **Your Duties After Loss.** After a loss to which this insurance may apply, you must cooperate with us in the investigation of the claim and also see that the following duties are performed:

- a. give immediate notice to us or our agent, and also notify:
 - (1) the policy if the loss is caused by theft, vandalism, or any other criminal act and
 - (2) the credit card company or bank if the loss involves a credit card or bank fund transfer card;
- b. protect the property from further damage or loss, and also:

- (1) make reasonable and necessary temporary repairs required to protect the property; and
 - (2) keep an accurate record of repair expenses;
- c. prepare an inventory of damaged or stolen personal property:
 - (1) showing in detail the quantity, description, age, replacement cost, and amount of loss; and
 - (2) attaching all bills, receipts, and related documents that substantiate the figures in the inventory;
- d. as often as we reasonably require:
 - (1) exhibit the damaged property;
 - (2) provide us with any requested records and documents and allow us to make copies;
 - (3) while not in the presence of any other insured:
 - (a) give statements; and
 - (b) submit to examinations under oath; and
 - (4) produce employees, members of the insured's household, or others for examination under oath to the extent it is within the insured's power to do so; and
- e. submit to us within 60 days after the loss, your signed, sworn proof of loss that sets forth, to the best of your knowledge and belief:
 - (1) the time and cause of loss;
 - (2) interest of the insured and all others in the property involved and all encumbrances on the property;
 - (3) other insurance which may cover the loss;
 - (4) changes in title or occupancy of the property during the terms of this policy;
 - (5) specifications of any damaged building and detailed estimates for repair of the damage;
 - (6) an inventory of damaged personal property described in 2.c.;
 - (7) receipts for additional living expenses incurred and records supporting the fair rental value loss; and
 - (8) evidence of affidavit supporting a claim under SECTION I – ADDITIONAL COVERAGES, Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money coverage, stating the amount and cause of loss.

SIXTEENTH AFFIRMATIVE DEFENSE

Plaintiff is unable to recover for any damages that did not result from accidental direct physical loss as required by the policy. Specifically, the Policy provides:

SECTION I – LOSSES INSURED

COVERAGE A – DWELLING

We will pay for accidental direct physical loss to the property described in Coverage A, unless the loss is excluded or limited in SECTION I – LOSSES NOT INSURED or otherwise excluded or limited in this policy. However, loss does not include and we will not pay for, any diminution in value.

COVERAGE B – PERSONAL PROPERTY

We will pay for accidental direct physical loss to the property described in Coverage B caused by the following perils, unless the loss is excluded or limited in SECTION I – LOSSES NOT INSURED or otherwise excluded or limited in this policy. However, loss does not include and we will not pay for, any diminution in value[.]

SEVENTEENTH AFFIRMATIVE DEFENSE

Plaintiff may not maintain this action against Defendant because Plaintiff failed to satisfy the conditions precedent to bringing suit set forth in the insurance policy issued by Defendant to Plaintiff. Specifically, the policy provides:

SECTION I – CONDITIONS

...

6. **Suit Against Us.** No action will be brought against us unless there has been full compliance with all of the policy provisions. Any action by any party must be started within one year after the date of loss or damage[.]

EIGHTEENTH AFFIRMATIVE DEFENSE

Defendant responds to the specific allegations of Plaintiff's Complaint as follows:

PARTIES

1.

Upon information and belief, in response to Paragraph 1 of Plaintiff's Complaint, Defendant admits that Plaintiff is a resident of Thomas County, Georgia.

2.

In response to the allegations contained in Paragraph 2 of Plaintiff's Complaint, Defendant admits only that it is a foreign insurance company, authorized to transact business in

the State of Georgia, and in the business of selling insurance policies and that its registered agent is located at 2 Sun Court, Suite 400, Peachtree Corners, Georgia 30092. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 2 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that the insurance policy issued by Defendant provides unfettered and/or unrestricted insurance coverage. All coverage provided is subject to the terms and provisions of the Policy and applicable Georgia law.

JURISDICTION AND VENUE

3.

In response to the allegations contained in Paragraph 3 of Plaintiff's Complaint, Defendant admits only that the Superior Court of Gwinnett County has jurisdiction over this matter but denies all remaining allegations contained in Paragraph 3 of Plaintiff's Complaint, including, but not limited to, any allegations that the Superior Court of Gwinnett County is the only court having jurisdiction over this matter and any allegations that Defendant breached its contract with Plaintiff or otherwise acted in bad faith.

4.

In response to the allegations contained in Paragraph 4 of Plaintiff's Complaint, Defendant admits only that the Superior Court of Gwinnett County is a proper venue in which to bring this matter, but denies all remaining allegations contained in Paragraph 4 of Plaintiff's Complaint, including, but not limited to, any allegations that the Superior Court of Gwinnett County is the only venue in which this matter could be brought and any allegations that Defendant breached its contract with Plaintiff or otherwise acted in bad faith.

5.

In response to the allegations contained in Paragraph 5 of Plaintiff's Complaint, Defendant admits only that the terms and provisions of the Policy and applicable Georgia law speak for themselves and deny all allegations contained in Paragraph 5 in direct contradiction thereto. Defendant admits that jurisdiction and venue are proper in this Court.

THE POLICY

6.

In response to the allegations contained in Paragraph 6 of Plaintiff's Complaint, Defendant admits only that it issued Policy Number 81E8H9264 (the "Policy") to Plaintiff. Defendant responds further that the terms and provisions of the Policy and applicable Georgia law speak for themselves and denies all allegations contained in Paragraph 6 in direct contradiction thereto. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 6 of Plaintiff's Complaint are denied.

7.

In response to the allegations contained in Paragraph 7 of Plaintiff's Complaint, Defendant admits only that it issued the Policy to Plaintiff for the property located at 127 Lowery Ave, Thomasville, GA 31792 (the "Property"). Defendant responds further that the terms and provisions of the Policy and applicable Georgia law speak for themselves and denies all allegations contained in Paragraph 7 in direct contradiction thereto. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 7 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that the Policy provided unrestricted and/or

unfettered insurance coverage, as all coverage under the Policy is subject to the terms and conditions of the Policy and applicable Georgia law.

8.

In response to the allegations contained in Paragraph 8 of Plaintiff's Complaint, Defendant admits only that the terms and provisions of the Policy and applicable Georgia law speak for themselves and denies all allegations contained in Paragraph 8 in direct contradiction thereto. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 8 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that the Policy provided unrestricted and/or unfettered insurance coverage, as all coverage provided under the Policy is subject to the terms and conditions of the Policy and applicable Georgia law.

9.

In response to the allegations contained in Paragraph 9 of Plaintiff's Complaint, Defendant admits only that the terms and provisions of the Policy and applicable Georgia law speak for themselves and denies all allegations contained in Paragraph 9 in contradiction thereto. Defendant further admits that Exhibit A is a true and accurate copy of the Policy, which speaks for itself. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 9 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that the Policy provided unrestricted and/or unfettered insurance coverage, as all coverage provided under the Policy is subject to the terms and provisions of the Policy and applicable Georgia law.

SUDDEN AND ACCIDENTAL DAMAGE TO THE INSURED PROPERTY

10.

In response to the allegations contained in Paragraph 10 of Plaintiff's Complaint, Defendant admits only that the coverage terms of the Policy extended from 12:01 a.m. on April 25, 2020 to 12:01 a.m. on April 25, 2021. Defendant admits further that on or about April 6, 2021, the Property experienced some damage resulting from a fire loss. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 10 of Plaintiff's Complaint are denied.

11.

In response to the allegations contained in Paragraph 11 of Plaintiff's Complaint, Defendant admits only that the Plaintiff notified Defendant of the alleged fire damage to the Property. Defendant admits further that Plaintiff made a claim pursuant to the Policy for the alleged fire damage to the Property, and a State Farm Claim Representative was assigned to adjust the claim on behalf of State Farm. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 11 of Plaintiff's Complaint are denied.

12.

In response to the allegations contained in Paragraph 12 of Plaintiff's Complaint, Defendant admits only that Plaintiff permitted Defendant to inspect the Property and provided some of the documents requested by Defendant. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 12 of Plaintiff's Complaint are denied.

13.

In response to the allegations contained in Paragraph 13 of Plaintiff's Complaint, Defendant admits only that Defendant conducted inspections of the Property. Except as

otherwise herein admitted, all remaining allegations contained in Paragraph 13 of Plaintiff's Complaint are denied.

14.

In response to Paragraph 14 of Plaintiff's Complaint, Defendant admits only that Defendant conducted inspections of the Property. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 14 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant owed Plaintiff any duties aside from those set forth by the terms and provisions of the insurance contract.

15.

In response to the allegations contained in Paragraph 15 of Plaintiff's Complaint, Defendant admits only that Defendant prepared an estimate which concluded that Plaintiff's cost to repair the covered damage sustained to the Property was \$84,723.73. Defendant admits that the deductible under the Policy is \$2,151.00 per occurrence. Defendant further admits that Exhibit B is a true and accurate copy of Defendant's estimate, which speaks for itself. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 15 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant undervalued the claim.

16.

In response to the allegations contained in Paragraph 16 of Plaintiff's Complaint, Defendant admits only that Defendant and representatives of Plaintiff exchanged communications during the claim, but states that these communications speak for themselves and denies any allegations contained in Paragraph 16 in direct contravention thereto. Except as

otherwise herein admitted, all remaining allegations contained in Paragraph 16 of Plaintiff's Complaint are denied.

17.

In response to the allegations contained in Paragraph 17 of Plaintiff's Complaint, Defendant admits only that Plaintiff sent correspondence to Defendant dated September 20, 2021, which speaks for itself. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 17 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that the September 20, 2021 correspondence constituted a timely or valid demand for payment.

18.

In response to the allegations contained in Paragraph 18 of Plaintiff's Complaint, Defendant admits only that Plaintiff sent correspondence to Defendant dated September 20, 2021, which speaks for itself. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 18 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that the September 20, 2021 correspondence constituted a timely or valid demand for payment.

19.

In response to the allegations contained in Paragraph 19 of Plaintiff's Complaint, Defendant admits only that Plaintiff submitted an estimate to Defendant on January 23, 2023, which speaks for itself. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 19 of Plaintiff's Complaint are denied.

20.

All allegations contained in Paragraph 20 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law.

21.

In response to the allegations contained in Paragraph 21 of Plaintiff's Complaint, Defendant admits only that Plaintiff provided some information and documentation requested by State Farm during the adjustment of Plaintiff's claim as required under the terms and conditions of the Policy. Except as otherwise herein admitted, Defendant denies all remaining allegations contained in Paragraph 21 of Plaintiff's Complaint.

22.

In response to the allegations contained in Paragraph 22 of Plaintiff's Complaint, Defendant admits only that there is a dispute between Plaintiff and Defendant regarding the damage to the Property caused by a covered cause of loss on April 6, 2021. Except as otherwise herein admitted, all remaining allegations contained in Paragraph 22 of Plaintiff's Complaint are denied.

23.

All allegations contained in Paragraph 23 of Plaintiff's Complaint are denied.

COUNT I: BREACH OF CONTRACT

24.

To the extent a response is required to the allegations contained in Paragraph 24 of Plaintiff's Complaint, Defendant incorporates herein by reference its responses to Plaintiff's enumerated Paragraphs 1 through 23.

25.

In response to the allegations contained in Paragraph 25 of Plaintiff's Complaint, Defendant admits only that Plaintiff provided some information and documentation requested by State Farm during the adjustment of Plaintiff's claim as required under the terms and conditions of the Policy. Except as otherwise herein admitted, Defendant denies all remaining allegations contained in Paragraph 25 of Plaintiff's Complaint.

26.

In response to the allegations contained in Paragraph 26 of Plaintiff's Complaint, Defendant admits that the Policy speaks for itself and would afford coverage for certain losses subject to the Policy's terms and conditions and applicable Georgia law. All remaining allegations contained in Paragraph 26 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to issue payment for covered damages to the Property resulting from the April 6, 2021 loss, pursuant to the terms and provisions of the Policy and applicable Georgia law.

27.

All allegations contained in Paragraph 27 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law.

28.

All allegations contained in Paragraph 28 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to conduct a proper claim investigation

or that it failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law.

29.

All allegations contained in Paragraph 29 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law.

30.

All allegations contained in Paragraph 30 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law.

31.

Defendant denies all the allegations in Paragraph 31 of Plaintiff's Complaint.

32.

To the extent a response is required to the allegations contained in Paragraph 32 of Plaintiff's Complaint, Defendant denies the allegations contained in Paragraph 32 of Plaintiff's Complaint.

COUNT II: BAD FAITH PURSUANT TO O.C.G.A. § 33-4-6

33.

To the extent a response is required to the allegations contained in Paragraph 33 of Plaintiff's Complaint, Defendant incorporates herein by reference its responses to Plaintiff's enumerated Paragraphs 1 through 32.

34.

All allegations contained in Paragraph 34 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to conduct a proper claim investigation or that it failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law, or that Defendant owed any duty other than those set forth in the Policy.

35.

All allegations contained in Paragraph 35 of Plaintiff's Complaint are denied, including, but not limited to, any allegations that Defendant failed to conduct a proper claim investigation or that it failed to issue payment for covered damages to the Property pursuant to the terms and provisions of the Policy and applicable Georgia law, or that Defendant owed any duty other than those set forth in the Policy.

36.

Defendant denies all allegations contained in Paragraph 36 of Plaintiff's Complaint, including those allegations set forth in subsections (1) through (8) contained therein, including but not limited to any allegation that Defendant owed any duty other than those set forth in the Policy.

37.

Defendant denies all allegations contained in Paragraph 37 of Plaintiff's Complaint.

38.

Defendant denies all allegations contained in Paragraph 38 of Plaintiff's Complaint.

39.

Defendant denies all allegations contained in Paragraph 39 of Plaintiff's Complaint.

40.

Defendant denies all allegations contained in Paragraph 40 of Plaintiff's Complaint.

41.

To the extent a response is required to the allegations contained in Paragraph 41 of Plaintiff's Complaint, Defendant denies the allegations contained in Paragraph 41 of Plaintiff's Complaint.

DEMAND FOR JURY TRIAL

42.

To the extent a response is required to the allegations contained in Paragraph 42 of Plaintiff's Complaint, Defendant admits the allegations contained in Paragraph 42 of Plaintiff's Complaint.

43.

Defendant denies all allegations contained in Plaintiff's Prayer for Relief, including those allegations set forth in subsections (a) through (i) contained therein.

44.

Except as otherwise herein admitted, Defendant denies all remaining allegations contained in Plaintiff's Complaint.

WHEREFORE, having fully answered, Defendant respectfully requests that this Court:

- (a) Deny Plaintiff's prayer for damages;
- (b) Dismiss this action with prejudice and cast all costs upon Plaintiff; and
- (c) Award Defendant any other relief that this Court deems just and equitable.

Respectfully submitted this 10th day of May, 2023.

SWIFT, CURRIE, McGHEE & HIERS, LLP

/s/ Brittney A. Sizemore

Mark T. Dietrichs

Georgia Bar No. 221722

Brittney A. Sizemore

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mark.dietrichs@swiftcurrie.com

Brittney.Sizemore@swiftcurrie.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have electronically filed the foregoing *State Farm Fire and Casualty Company Answer and Affirmative Defenses* with the Clerk of Court using the Odyssey e-filing system, which will automatically send e-mail notification and service of such filing to counsel of record follows:

J. Remington Huggins, Esq.
Michael D. Turner, Esq.
The Huggins Law Firm, LLC
110 Norcross Street
Roswell, Georgia 30075
Remington@lawhuggins.com
mdturner@lawhuggins.com
Counsel for Plaintiff

This 10th day of May, 2023.

Respectfully Submitted,
SWIFT, CURRIE, MCGHEE & HIERS, LLP

/s/ Brittney A. Sizemore

Mark T. Dietrichs
Georgia Bar No. 221722
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Brittney.sizemore@swiftcurrie.com

IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA

BRIAN RICE,)	
)	
Plaintiff,)	
)	
v.)	CIVIL ACTION FILE
)	NO. 23-A-02886-7
STATE FARM FIRE AND CASUALTY,)	
COMPANY,)	
a foreign corporation)	
)	
Defendant.)	

NOTICE OF FILING REMOVAL

TO: J. Remington Huggins, Esq.
Michael D. Turner, Esq.
The Huggins Law Firm, LLC
110 Norcross Street
Roswell, Georgia 30075
Remington@lawhuggins.com
mdturner@lawhuggins.com

Please take notice that State Farm Fire and Casualty Company, Defendant in the above-styled action, on this date has filed its **Notice of Removal**, a copy of which is attached hereto as Exhibit A, with the Clerk of the Court of the United States District Court for the Northern District of Georgia, Atlanta Division.

Respectfully submitted this 10th day of May, 2023.

SWIFT, CURRIE, McGHEE & HIERS, LLP

/s/ Brittney A. Sizemore

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have electronically filed and served the foregoing ***NOTICE OF FILING REMOVAL*** with the Clerk of Court using the Odyssey e-filing system which will automatically send e-mail notification and service of such filing to counsel of record as follows:

J. Remington Huggins, Esq.
Michael D. Turner, Esq.
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110 Norcross Street
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mdturner@lawhuggins.com
Counsel for Plaintiff

This 10th day of May, 2023.

Respectfully Submitted,

SWIFT, CURRIE, MCGHEE & HIERS, LLP

/s/ Brittney A. Sizemore

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